

WeLab Bank 保單貸款之條款及細則的修訂通知

匯立銀行有限公司（「WeLab Bank」或「我們」）謹此通知你，我們就《WeLab Bank 保單貸款之條款及細則》作出以下的修訂。

有關逾期供款的修訂（「逾期供款相關修訂」）將於 2026 年 1 月 20 日生效（「逾期供款相關修訂生效日期」）。請細心閱讀以下內容，有關的修訂可能會影響你。以下為概述修訂內容：

逾期供款相關修訂：

《WeLab Bank 保單貸款之條款及細則》第[9]條「逾期供款」

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| 修訂前 | 如你未能按時全額償還任何每月欠款（包括核心賬戶中的資金不足），根據適用的法律法規，我們可能會收取逾期費用，費率為逾期每月還款金額的 30%或 HKD 350，以較低者為準。此費率將按日計算，以簡單利息的計算方式累積，並在到期後支付。你對逾期款項支付逾期費用的責任將持續至你對我們所欠的所有款項已全額償還為止。 |
| 修訂後 | 如你未能按時全額償還任何每月欠款（包括核心賬戶中的資金不足），根據適用的法律法規，我們可能會收取逾期費用，費率為逾期每月還款金額的 30%或 HKD 350 HKD 500，以較低者為準。此費率將按日計算，以簡單利息的計算方式累積，並在到期後支付。你對逾期款項支付逾期費用的責任將持續至你對我們所欠的所有款項已全額償還為止。 |

你亦可點擊此連結預覽經修訂的 WeLab Bank 保單貸款之條款及細則供參閱。

由上述逾期供款相關修訂生效日期起，你與我們之間訂立的任何其他條款及細則、合約或文件中對《WeLab Bank 保單貸款之條款及細則》的任何引用應被視為對修訂後的 WeLab Bank 保單貸款之條款及細則。你亦可以在 WeLab Bank App 和 WeLab Bank 網站中「貸款」>「保單貸款」找到修訂後的 WeLab Bank 保單貸款之條款及細則。

WeLab Bank 保單貸款之條款及細則的現行版本將於 2026 年 1 月 20 日起失效。如有需要，你可以點擊此連結查閱及下載現行版本以供將來參考。

如果你有任何疑問或你想終止任何你的賬戶、償還任何你的貸款或取消你的貸款申請，請致電客戶服務熱線 +852 3898 6988 或電郵至 wecare@welab.bank 與我們聯繫。

如本通知的中英文版有任何歧異，一概以英文版本為準。

WeLab Bank 謹啟

2025 年 11 月 21 日

Notice of Change to Terms and Conditions of WeLab Bank

Policy Loan

WeLab Bank Limited (“WeLab Bank”, “we”, “our”, “us”) would like to notify you the following changes in “Terms and Conditions of WeLab Bank Policy Loan”

Change related to the late repayment (“**Late Repayment Related Change**”) will take effect from 21 January 2026 (“**Late Repayment Related Change Effective Date**”). Please read the following carefully as the relevant amendments may affect you. The changes are summarized below for your reference:

Late Payment Related Terms:

Change in Clause [9] “Late Repayment” under “Terms and Conditions of WeLab Bank Policy Loan”

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| Before the change | If you fail to make any monthly repayment in full when it is due (including where there are insufficient funds in your Core Account), we may charge, in accordance with and subject to applicable laws and regulations, a late charge at the rate of 30% of the overdue monthly repayment amount or HKD 350, whichever is lower. Such rate will accrue on a daily basis and shall be calculated on simple basis and payable in arrears. Your obligation to pay the late charge on the overdue sums shall continue until all sums owing by you to us have been repaid in full. |
| After the change | If you fail to make any monthly repayment in full when it is due (including where there are insufficient funds in your Core Account), we may charge, in accordance with and subject to applicable laws and regulations, a late charge at the rate of 30% of the overdue monthly repayment amount or HKD 350 HKD 500, whichever is lower. Such rate will accrue on a daily basis and shall be calculated on simple basis and payable in arrears. Your obligation to pay the late charge on the overdue sums shall continue until all sums owing by you to us have been repaid in full. |

Please refer to this link for the revised Terms and Conditions of WeLab Bank Policy Loan for reference.

Any references to the “Terms and Conditions of WeLab Bank Policy Loan” in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised Terms and Conditions of WeLab Bank Policy Loan from the Late Repayment Related Change Effective Date of such change(s). You may find the revised Terms and Conditions of WeLab Bank Policy Loan in the WeLab Bank App and on the WeLab Bank website with the selection of “Loan” > “Policy Loan”.

The prevailing version Terms and Conditions of WeLab Bank Policy Loan will no longer be valid from 20 January 2026. You may refer to the link to access and download a copy of the prevailing version for future reference if necessary.

If you have any questions, or should you wish to terminate any of your account(s), repay any of your loan(s) or cancel your application, please contact our Customer Service Hotline at 3898 6988 or email us at wecare@welab.bank.

If there are any discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

WeLab Bank 保单贷款之条款及细则的修订通知

汇立银行有限公司（「WeLab Bank」或「我们」）谨此通知你，我们就《WeLab Bank 保单贷款之条款及细则》作出以下的修订。

有关逾期供款的修订（「逾期供款相关修订」）将于 2026 年 1 月 20 日生效（「逾期供款相关修订生效日期」）。请仔细阅读以下内容，有关的修订可能会影响你。以下为概述修订内容：

逾期供款相关修订：

《WeLab Bank 保单贷款之条款及细则》第[9]条「逾期供款」

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| 修订前 | 如你未能按时全额偿还任何每月欠款（包括核心账户中的资金不足），根据适用的法律法规，我们可能会收取逾期费用，费率为逾期每月还款金额的 30%或 HKD 350，以较低者为准。此费率将按日计算，以简单利息的计算方式累积，并在到期后支付。你对逾期款项支付逾期费用的责任将持续至你对我们所欠的所有款项已全额偿还为止。 |
| 修订后 | 如你未能按时全额偿还任何每月欠款（包括核心账户中的资金不足），根据适用的法律法规，我们可能会收取逾期费用，费率为逾期每月还款金额的 30%或 HKD 350 HKD 500，以较低者为准。此费率将按日计算，以简单利息的计算方式累积，并在到期后支付。你对逾期款项支付逾期费用的责任将持续至你对我们所欠的所有款项已全额偿还为止。 |

你亦可点击此连结预览经修订的 WeLab Bank 保单贷款之条款及细则供参阅。

由上述逾期供款相关修订生效日期起，你与我们之间订立的任何其他条款及细则、合约或文件中对《WeLab Bank 保单贷款之条款及细则》的任何引用应被视为对修订后的 WeLab Bank 保单贷款之条款及细则，你亦可以在 WeLab Bank App 和 WeLab Bank 网站中「贷款」>「保单贷款」找到修订后的 WeLab Bank 保单贷款之条款及细则。

WeLab Bank 保单贷款之条款及细则的现行版本将于 2026 年 1 月 20 日起失效。如有需要，你可以点击此连结查阅及下载现行版本以供将来参考。

如果你有任何疑问或你想终止任何你的账户、偿还任何你的贷款或取消你的贷款申请，请致电客户服务热线 +852 3898 6988 或电邮至 wecare@welab.bank 与我们联系。

如本通知的中英文版有任何歧异，一概以英文版本为准。

WeLab Bank 谨启

2025 年 11 月 21 日