



## **WeLab Bank Wealth Management Services Smart Wealth Reward Program ("the Program") Terms & Conditions**

***Note: This webpage / document is for information only and does not constitute any investment advice. The investment products or services mentioned herein are not equivalent to, nor should they be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks, please refer to the Disclaimers herein for details.***

1. The following capitalized terms used in these Terms and Conditions have the following meanings, unless the context otherwise requires:

**"Program"** means this "Wealth Management Services Smart Wealth Reward Program".

**"Campaign Period"** means the period from 1 June 2025 to 30 June 2025 (both dates inclusive).

**"Core Account"** means the primary WeLab Bank account opened with WeLab Bank Limited ("WeLab Bank", "the Bank" or "us"), and has the same meaning as used in the "Account Terms".

**"Investment Account"** means an Investment Account opened with WeLab Bank and has the same meaning as used in the "Wealth Management Services Terms".

**"Customer"** means a customer who hold a valid Core Account and a valid Investment Account at WeLab Bank during the Promotion Period.

**"Eligible Transaction"** refers to the First Eligible Order placed by a customer during the Campaign Period that is a one-time investment instruction and the customer successfully subscribed fund(s) by such one-time investment instruction via the Featured Funds Services (excluding money market funds<sup>^</sup>) or GoWealth Digital Wealth Advisory (excluding Portfolio 1<sup>^</sup>). The investment amount shall not be less than HKD 10,000 or equivalent. Any monthly investment instruction submitted via Featured Fund and GoWealth Digital Wealth Advisory and any transaction with investment amount less than HKD 10,000 or equivalent shall NOT be considered as an Eligible Transaction.

**"First Eligible Order"** refers to the first subscription order a Customer placed after successfully using "Intelligent Financial Health Analysis" to check the credit rating.

**"Fund Units of Eligible Transaction"** means all the fund holding units upon the settlement of the Eligible Transaction.

**"Maintenance Period"** means the 3 calendar months following the end of the Campaign Period.

<sup>^</sup>All Money Market Funds via Featured Fund and Portfolio 1 in GoWealth Digital Wealth Advisory, are NOT applicable to the Program

2. Unless otherwise stated, this Program is only applicable to Customer who has fulfilled the following tasks during the Campaign Period:
  - i. Successfully used "Intelligent Financial Health Analysis" to check the credit rating before or during the Campaign Period; and
  - ii. After completing (i), completed one Eligible Transaction during the Campaign Period; and



- iii. During the Maintenance Period, continued to hold the valid Core Account and Investment Account; and
  - iv. During the Maintenance Period, continued to hold Fund Units of Eligible Transaction
3. Customer(s) who have completed all the above activities, with the investment amount of Eligible Transaction falling into the range specified below, can enjoy a Cash Reward. The amount of Cash Reward shall be equal to:

Investment amount of Eligible Transaction \* One-month Annual Cash Reward Rate \* 30/365 ("**Cash Reward**")

In which:

Cash Reward Rate shall be equal to one-month 8% annual rate ("**Cash Reward Rate**"). For the avoidance of doubt, Cash Reward Rate is calculated based on a period of 30 calendar days.

Range of Investment Amount of Eligible Transaction	One-month Annual Cash Reward Rate
equivalent of HKD 10,000 to HKD 1,000,000	8% (Up to HKD 6,575.3)

4. Unless otherwise stated, this Program is only available once per Customer. The investment amount of Eligible Transaction for a Customer shall be capped at HKD 1,000,000 or equivalent and the total Cash Reward received by a Customer under the Program shall be capped at HKD 6,575.3 (HKD 1,000,000 \* 8% \* 30/365). If there are decimal places in the calculation of the cash reward, it will be rounded up to the nearest one decimal place.
5. Unless we specify otherwise, the Cash Reward will be credited into your WeLab Bank Core Account within one calendar month after the end of the Maintenance Period.
6. For the avoidance of doubt, the First Eligible Order placed by a Customer during the Campaign Period, regardless of whether it is considered as an Eligible Transaction or subsequently withdrawn, cancelled or declined, will not be considered by any other special promotions, discounts or promotional offers related to GoWealth Digital Wealth Advisory Services or Featured Funds, except for WeLab Bank Wealth Management Services Welcome Reward Program if applicable, unless otherwise specified.
7. You agree and acknowledge that you are not entitled to receive any Cash Reward if you close your Core Account and/or Investment Account at any time before the Cash Reward amount is credited into your Core Account.
8. Transaction time will be based on Hong Kong Time. If any subscription order is withdrawn, cancelled or declined, such order will not be regarded as successful subscription order. Subscription order cut-off time is 3:00 pm Hong Kong Time of a dealing day.
9. During the Maintenance Period, you will not be able to enjoy the Program in the event of any partial or full redemption of Fund Units of Eligible Transaction.
10. If the transaction is conducted in a foreign currency, its investment amount will be converted into Hong Kong dollars on the transaction date based on the relevant prevailing foreign exchange rate determined by us and rounded to the nearest integer for calculation of the Eligible Transaction.



11. Cash Reward is not a fee waiver, your Eligible Transaction(s) will be charged with relevant fees and charges (if applicable). For GoWealth fees and charges information, please refer to WeLab Bank's website for the General Service Charges.
12. The dates, amounts and activities appearing in our record will be final and conclusive, including but not limited to (i) the subscription amounts, (ii) the number of the transactions carried out, (iii) the dates on which the transactions are carried out; (iv) fund units; and (v) the time the order was placed with us.
13. All Cash Reward amount cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
14. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in this Program and/or suspension or termination of all or any of your Account with us. We reserve the right to debit the Cash Reward from your Account (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.
15. We reserve the right to retain any cash rewards from your account (including but not limited to your Core Account) that we have distributed but may not necessarily be applicable to you without prior notice.
16. We reserve the right to suspend, modify or terminate this Program and/or amend these terms and conditions at any time without prior notice. In the event of dispute, our decision shall be final, conclusive and binding.
17. This Program cannot be used in conjunction with other special promotions, discounts or promotional offers related to GoWealth Digital Wealth Advisory Services or Featured Funds unless otherwise specified. For the avoidance of doubt, customers who enjoy the WeLab Bank Wealth Management Services Welcome Reward Program will not be eligible for Cash Reward under this Program.
18. These terms and conditions shall be read in conjunction with our **Wealth Management Services Terms** and **Account Terms**. Terms defined in our **Wealth Management Services Terms** or **Account Terms** shall have the same meaning when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the **Wealth Management Services Terms** and the **Account Terms**, the prevailing order shall be as follows:
  - i. these terms and conditions;
  - ii. the **Wealth Management Services Terms**; and
  - iii. the **Account Terms**.
19. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective Date: 1 June 2025



## **Disclaimer**

This webpage/document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services.

Investment involves risk. The price of an investment fund unit may go up as well as down and the investment funds may become valueless. Part of your investment may not be able to liquidate immediately under certain market situation. Please refer to our Wealth Management Services Terms (including relevant risk disclosures) and relevant fund offering documents for more details of our services as well as the nature and risks of the relevant products.

The investment decision is yours but you should not invest in these product(s) nor services unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives.

Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product(s).

If you have any inquiries on the nature and risks involved in this webpage/document, relevant product(s) and services, trading or investment funds, etc, you should seek advice from independent financial adviser.

The information contained on this webpage is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available in the country or region you are located or resident in.

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## Appendix: Illustrative Examples of The Program

### Example 1:

Assuming a customer used “Intelligent Financial Health Analysis” to check the credit rating and does not hold any fund position before Campaign Period and has performed the following transactions during the Campaign Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
20 Jun 2025	Subscribe Fund A HKD 50,000	HKD 50,000
26 Jun 2025	Subscribe Fund B HKD 40,000	HKD 0

Customer has subscribed two or more investment products during the Campaign Period. Only Fund A subscription on 20 Jun 2025 is considered as Eligible Transaction while Fund B Subscription on 26 Jun 2025 is not as it is not the first order placed after successfully using “Intelligent Financial Health Analysis” to check credit rating. The eligible fund position of Fund A is maintained until the end of the Maintenance Period. Eligible Transaction amount is HKD 50,000 and hold till the end of 30 September 2025, hence, the customer can enjoy one-month 8% annual rate Cash Reward of  $\text{HKD } 328.8 = \text{HKD } 50,000 * 8\% * 30/365$ .

### Example 2:

Assuming a customer used “Intelligent Financial Health Analysis” to check the credit rating and has Fund A HKD10,000 before Campaign Period and has performed the following transactions during the Campaign Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
20 Jun 2025	Subscribe Fund A HKD 50,000	HKD 50,000
26 Jun 2025	Subscribe Fund B HKD 40,000	HKD 0

Customer has subscribed two or more investment products during the Campaign Period. Only Fund A subscription on 20 Jun 2025 is considered as Eligible Transaction while Fund B Subscription on 26 Jun 2025 is not as it is not the first order placed in June 2025 after successfully using “Intelligent Financial Health Analysis” to check credit rating. The eligible fund position of Fund A is maintained until the end of the Maintenance Period. Eligible Transaction amount is HKD 50,000 and hold till the end of 30 September 2025, hence, the customer can enjoy one-month 8% annual rate Cash Reward of  $\text{HKD } 328.8 = \text{HKD } 50,000 * 8\% * 30/365$ .

### Example 3:

Assuming a customer used “Intelligent Financial Health Analysis” to check the credit rating and does not hold any fund position before Campaign Period and has performed the following transactions during the Campaign Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
20 Jun 2025	Subscribe Fund A HKD 5,000	HKD 0
26 Jun 2025	Subscribe Fund B HKD 40,000	HKD 0

Customer has subscribed Two or more investment products during the Campaign Period. Neither Fund A Subscription on 20 Jun 2025 nor Fund B subscription on 26 Jun 2025 is considered as Eligible Transaction. The Investment amount of Fund A Subscription on 20 Jun 2025, the first order placed after using “Intelligent Financial Health Analysis” to check the credit rating is less than HKD 10,000. Fund B subscription on 26 Jun 2025 is NOT the first order placed after using “Intelligent Financial Health Analysis” to check the credit rating.

#### Example 4:

Assuming a customer does not hold any fund position and has never used “Intelligent Financial Health Analysis” to check the credit rating before Campaign Period and has performed the following transactions/ action(s) during the Campaign Period.

Date	Transaction/ Action Detail(s)	Eligible Transaction Amount
12 Jun 2025	Subscribe Fund A HKD 55,000	HKD 0
18 Jun 2025	Use “Intelligent Financial Health Analysis” to check the credit rating	N/A
23 Jun 2025	Subscribe Fund A HKD 50,000	HKD 50,000
27 Jun 2025	Subscribe Fund B HKD 40,000	HKD 0

Customer has subscribed two or more investment products during the Campaign Period. Only first order placed after successfully using “Intelligent Financial Health Analysis” to check the credit rating is considered as Eligible Transaction. The eligible fund position of Fund A is maintained until the end of the Maintenance Period. Eligible Transaction is HKD 50,000 and hold til the end of 30 September 2025, hence the customer can enjoy one-month 8% annual rate Cash Reward of  $\text{HKD } 328.8 = \text{HKD } 50,000 \times 8\% \times 30/365$ .

#### Example 5:

Assuming a customer does not have valid core account and investment account, and has never used “Intelligent Financial Health Analysis” to check the credit rating before Campaign Period and has performed the following transactions/ action(s) during the Campaign Period.

Date	Transaction/ Action Detail(s)	Eligible Transaction Amount
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2 Jun 2025	Successfully opened a valid Core Account and a valid Investment Account	N/A
3 Jun 2025	Subscribe Fund A HKD 55,000	HKD 0
5 Jun 2025	Use "Intelligent Financial Health Analysis" to check the credit rating	N/A
23 Jun 2025	Subscribe Fund A HKD 40,000	HKD 0

Customer's Fund A subscription on 2 Jun 2025 is the first subscription order a new customer placed after the successful opening of an Investment Account; it is deemed to participate in the WeLab Bank Wealth Management Services Welcome Reward Program. Since the Program will be excluded from WeLab Bank Wealth Management Services Welcome Reward Program, customer's Fund A subscription on 23 Jun 2025 will not be considered as Eligible Transaction.

#### Example 6:

Assuming a customer does not hold any fund position and has never used "Intelligent Financial Health Analysis" to check the credit rating before Campaign Period and has performed the following transactions/ action(s) during the Campaign Period.

Date	Transaction/ Action Detail(s)	Eligible Transaction Amount
12 Jun 2025	Subscribe Fund A HKD 55,000	HKD 0
18 Jun 2025	Use "Intelligent Financial Health Analysis" to check the credit rating	N/A
23 Jun 2025	Subscribe Fund A HKD 50,000	HKD 50,000
28 Jun 2025	Redeem Fund A HKD 40,000	-HKD 0
30 Jul 2025	Redeem Fund A HKD 20,000	-HKD 5,000

Only first order placed after successfully using "Intelligent Financial Health Analysis" to check the credit rating is considered as Eligible Transaction. The eligible fund position of Fund A is partially redeemed. The Eligible Transaction amount is reduced to HKD 45,000 and hold till the end of 30 September 2025, hence customer can enjoy one-month 8% annual rate Cash Reward of  $\text{HKD } 295.9 = \text{HKD } 45,000 \times 8\% \times 30/365$ .

#### Example 7:



Assuming a customer used "Intelligent Financial Health Analysis" to check the credit rating and does not hold any fund position before Campaign Period and has performed the following transactions during the Campaign Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
23 Jun 2025	Subscribe Portfolio A via GoWealth Digital Wealth Advisory HKD 50,000	HKD 50,000

Eligible Transaction amount is HKD 50,000 and hold till the end of 30 September 2025, hence, the customer can enjoy one-month 8% annual rate Cash Reward of  $\text{HKD } 328.8 = \text{HKD } 50,000 * 8\% * 30/365$ .

#### Example 8:

Assuming a customer used "Intelligent Financial Health Analysis" to check the credit rating and does not hold any fund position before Campaign Period and has performed the following transactions during the Campaign Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
23 Jun 2025	Subscribe Fund E HKD 1,200,000	HKD 1,000,000

Transaction amount is HKD1,200,000 as the transaction reaches the cap of HKD1,000,000 and hold till the end of 30 September 2025, hence customer can enjoy one-month 8% annual rate Cash Reward of  $\text{HKD } 6,575.3 = \text{HKD } 1,000,000 * 8\% * 30/365$