

# 限時外匯交易 0%差價 (人民幣) 優惠之條款及細則

## 優惠詳情

1. 此推廣有效期為 2025 年 7 月 14 日中午 12 時至 2025 年 7 月 20 日，包括首尾兩天 (「推廣期」)。
2. 此推廣只適用於推廣期內在匯立銀行有限公司 (「匯立銀行」、「WeLab Bank」) 持有核心賬戶的客戶 (「合資格客戶」)。
3. 於推廣期內，合資格客戶透過 WeLab Bank App 的「外匯交易」功能或「跨境匯款」功能以港元兌換人民幣，或以人民幣兌換港元 (「合資格外匯交易」)，可就該合資格外匯交易享 0% 差價。已扣除 WeLab Bank 的成本溢價及差價的實際匯率將於合資格客戶提交合資格外匯交易時直接在 WeLab Bank App 內顯示。

## 開始前須注意的事項

4. 此推廣毋須登記。
5. 合資格客戶之銀行賬戶於推廣期內必須保持有效及狀況良好以獲享此優惠。如有任何爭議，WeLab Bank 保留取消此優惠而毋須另行通知。
6. WeLab Bank 將會根據 WeLab Bank 之紀錄以決定合資格客戶及合資格外匯交易是否合資格獲享此優惠。
7. 如有任何舞弊/欺詐成分，WeLab Bank 有權從任何銀行賬戶直接扣除已扣除 WeLab Bank 溢價及差價的等值金額，而毋須事先通知。
8. WeLab Bank 保留隨時修改此條款及細則及/或取消此優惠之權利而無須另行通知。有關更改的推廣優惠、條款及細則可以於 WeLab Bank App 及/或網站找到，及/或 WeLab Bank 將透過其他途徑通知合資格客戶。如有任何爭議，WeLab Bank 保留最終決定權。
9. 此推廣條款及細則受中華人民共和國香港特別行政區法律所管轄，並按其詮釋。如中英文條款及細則有所差異，一概以英文版本為準。

生效日期：2025 年 7 月 14 日中午 12 時

## 重要聲明

外匯市場面對著不可預測的波動，並可能受到複雜的政治和經濟風險之影響。如果你將港元或外幣存款兌換成其他貨幣，該等外匯交易將面對由匯率波動帶來的風險。因此，你可能會蒙受損失。



# Terms and Conditions for Limited-Time 0% Spread of Foreign Exchange (CNY)

## What is the offer?

1. The promotion period of the offer is from 14 July 2025 12:00 pm to 20 July 2025 (both dates inclusive) (“**Promotion Period**”).
2. This promotion is only applicable to customers who hold valid Core Accounts at WeLab Bank Limited (“**WeLab Bank**”) during the Promotion Period (“**Eligible Customers**”).
3. During the Promotion Period, **Eligible Customers** who conduct currency exchange from Hong Kong Dollar (“HKD”) to Chinese Yuan (“CNY”) or from CNY to HKD through the “Foreign Exchange” function or the “Global Remit” function via the WeLab Bank App (“**Eligible FX Transaction**”) can enjoy 0% spread for the Eligible FX Transactions. The actual exchange rate without charging any spread or profit margin by WeLab Bank will be directly displayed in the WeLab Bank App as an Eligible Customer submits an Eligible FX Transaction.

## Read before you start.

4. No registration is required.
5. Eligible Customers’ bank accounts must be valid and with good standing during the Promotion Period in order to be eligible for the offer. Otherwise, WeLab Bank reserves the right to forfeit the offer without prior notice.
6. WeLab Bank will determine the eligibility of Eligible Customers as well as Eligible FX Transactions for this offer based on WeLab Bank’s records.
7. In case of any fraud/abuse, WeLab Bank reserves the right to debit the equivalent amount of the offer from any bank accounts without prior notice.
8. WeLab Bank reserves the right to amend the terms and conditions and/or cancel this promotion at any time without prior notice. The latest details of this offer and the revised terms and conditions will be made available on WeLab Bank App, website and/or communicated to Eligible Customers by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.
9. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of China. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective date: 14 July 2025 12:00 pm

## **Disclaimer**

The foreign exchange market is subject to unpredictable fluctuations and may be affected by complex political and economic risk. If you choose to convert your HKD or foreign currency deposit to other currencies, such foreign exchange transaction will be subject to risk arising from exchange rate fluctuation. As a result, you may suffer a loss.

# 限时外汇交易 0%差价 (人民币) 优惠之条款及细则

## 优惠详情

1. 此推广有效期为 2025 年 7 月 14 日中午 12 时至 2025 年 7 月 20 日，包括首尾两天(「推广期」)。
2. 此推广只适用于推广期内在汇立银行有限公司(「汇立银行」、「WeLab Bank」)持有核心账户的客户(「合格客户」)。
3. 于推广期内，合格客户透过汇立银行 App 的「外汇交易」功能或「跨境汇款」功能以港元兑换人民币，或以人民币兑换港元(「合格外汇交易」)，可就该合格外汇交易享 0% 差价。已扣除汇立银行的成本溢价及差价的实际汇率将于合格客户提交合格外汇交易时直接在汇立银行 App 内显示。

## 开始前須注意的事項

4. 此推广毋须登记。
5. 合格客户之银行账户于推广期内必须保持有效及状况良好以获享此优惠。如有任何争议，汇立银行保留取消此优惠而毋须另行通知。
6. 汇立银行将会根据汇立银行之纪录以决定合格客户及合格外汇交易是否合格获享此优惠。
7. 如有任何舞弊/欺诈成分，汇立银行有权从任何银行账户直接扣除已扣除 汇立银行溢价及差价的等值金额，而毋须事先通知。
8. 汇立银行保留随时修改此条款及细则及/或取消此优惠之权利而无须另行通知。有关更改的推广优惠、条款及细则可以于汇立银行 App 及/或网站找到，及/或汇立银行将透过其他途径通知合格客户。如有任何争议，汇立银行保留最终决定权。
9. 此推广条款及细则受中华人民共和国香港特别行政区法律所管辖，并按其诠释。如中英文条款及细则有所差异，一概以英文版本为准。

生效日期：2025 年 7 月 14 日中午 12 时

## 重要声明

外汇市场面对着不可预测的波动，并可能受到复杂的政治和经济风险之影响。如果你将港元或外币存款兑换成其他货币，该等外汇交易将面对由汇率波动带来的风险。因此，你可能会蒙受损失。