



Terms and Conditions for \$0 WeLab Remittance Handling Fee (July to December 2025)

Offer Details

1. The promotion period of the offer is from 1 July 2025 to 31 December 2025 (both dates inclusive) (“**Promotion Period**”).
2. This offer is only applicable to customers who hold bank accounts at WeLab Bank Limited (“**WeLab Bank**”) during the Promotion Period (“**Eligible Customers**”).
3. Eligible Customers can enjoy WeLab remittance handling fee waivers (“**Fee Waiver**”) for all outward remittance successfully made through the “Global Remit” function in the WeLab Bank App during the Promotion Period (“**Eligible Transactions**”). The actual fee quote with waiver (\$0) will be directly displayed in the WeLab Bank App as an Eligible Customer submits a remittance transaction.
4. The fee waiver is only applicable to the outward remittance handling fee charged by WeLab Bank. WeLab Bank shall not be responsible for any fees and charges levied by the beneficiary banks and any correspondent banks in connection with the Eligible Transactions with the fee type being “You and the payee pay the handling fee together”.

Read before you start.

5. Eligible Customers’ bank accounts must be valid and with good standing during the Promotion Period in order to be eligible for the Fee Waiver. Otherwise, WeLab Bank reserves the right to forfeit the Fee Waiver without prior notice.
6. WeLab Bank will determine the eligibility of Eligible Customers as well as Eligible 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 Fee Waiver 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: 1 July 2025

\$0 WeLab 匯款手續費之條款及細則 (2025 年 7 月至 12 月)

優惠詳情

1. 此推廣有效期為 2025 年 7 月 1 日至 2025 年 12 月 31 日，包括首尾兩天 (「推廣期」)。
2. 此推廣只適用於在推廣期內於匯立銀行有限公司 (「匯立銀行」、「WeLab Bank」) 持有賬戶的客戶 (「合資格客戶」)。
3. 合資格客戶於推廣期內透過 WeLab Bank App 的「跨境匯款」功能成功進行的所有匯出匯款 (「合資格交易」) 均可豁免 WeLab 匯款手續費 (「手續費豁免」)。已豁免的實際手續費金額 (\$0) 將於合資格客戶提交匯款交易時直接在 WeLab Bank App 內顯示。
4. 手續費豁免只適用於 WeLab Bank 收取的匯出匯款手續費。關於以「你和收款人共同繳付手續費」作為手續費選項的合資格交易，WeLab Bank 概不負責收款銀行及任何代理銀行就該交易收取的任何費用及收費。

開始前須注意的事項

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手續費豁免。如有任何爭議，WeLab Bank 保留取消手續費豁免而毋須另行通知。
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豁免的手續費等值金額，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 1 日

\$0 汇立银行汇款手续费之条款及细则 (2025 年 7 月至 12 月)

优惠详情

1. 此推广有效期为 2025 年 7 月 1 日至 2025 年 12 月 31 日，包括首尾两天(「推广期」)。
2. 此推广只适用于在推广期内于汇立银行有限公司(「汇立银行」)持有账户的客户(「合格客户」)。
3. 合格客户于推广期内透过汇立银行 App 的「跨境汇款」功能成功进行的所有汇出汇款(「合格交易」)均可豁免汇立汇款手续费(「手续费豁免」)。已豁免的实际手续费金额(\$0)将于合格客户提交汇款交易时直接在汇立银行 App 内显示。
4. 手续费豁免只适用于汇立银行收取的汇出汇款手续费。关于以「你和收款人共同缴付手续费」作为手续费选项的合格交易，汇立银行概不负责收款银行及任何代理银行就该交易收取的任何费用及收费。

开始前须注意的事项

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手续费豁免。如有任何争议，汇立银行保留取消手续费豁免而毋须另行通知。
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豁免的手续费等值金额，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 1 日