

**WeLab Bank Buddy Booster – Referral Reward Program Terms and Conditions**

1. The WeLab Bank Buddy Booster – Referral Reward Program ("Campaign") shall be valid from 1 January 2026 to 28 February 2026 (both dates inclusive) ("Campaign Period") unless otherwise specified by us.
2. The Campaign is only applicable to customers who hold a valid Core Account with WeLab Bank Limited ("WeLab Bank", "we", "us" or "our") within the Campaign Period ("Eligible Customer"). Eligible Customers are deemed to accept these Terms and Conditions by participating in this Campaign.
3. During the Campaign Period, Eligible Customer ("Referrer") can enjoy HKD 200 cash reward ("Referrer's Rewards") for each Successful Referee (as defined below) referred if:-
  - (i) the Referrer has successfully referred a Referee (as defined in Clause 4 below) to open a WeLab Bank HKD Core Account with Referrer's designated referral code (with "FP" prefix); and
  - (ii) the Referee deposits a total of HKD 10,000 or above into his/her HKD Core Account within 30 calendar days from Date of Successful Core Account Opening, and maintains a total balance equivalent to at least HKD 10,000 in any accounts with WeLab Bank for at least 30 consecutive days from the date on which the total balance of the Referee's HKD Core Account reaches HKD 10,000.
4. **"Referee"** means a new WeLab Bank customer who (i) is referred by the Referrer by way of the Referrer's designated referral code (with "FP" prefix) and (ii) did not terminate and/or close his/her WeLab Bank account in the twelve (12) months prior to the commencement of the Campaign Period. The Referee may only use one (1) referral code when opening a WeLab Bank account, and the new customer will only be entitled to the Campaign which corresponds with the referral code he/she has first used for account opening. Unless otherwise specified by WeLab Bank, this Campaign cannot be used in conjunction with other referral reward programmes (except WeLab Bank Personal Loan "R-Friend Referral" Campaign).
5. **"Date of Successful Core Account Opening"** means the date on which a New Customer receives WeLab Bank's email confirming the successful opening of his/her HKD Core Account.
6. The Referrer's Rewards will be credited into the Referrer's HKD Core Account on or before 25th of the next calendar month after Referee fulfilled the criteria as set out in Clause 3.
7. Each Referrer can only enjoy Referrer's Rewards once for each Referee who successfully fulfilled the criteria as set out in Clause 3 above ("Successful Referee"). In any event, a Referrer can only enjoy a maximum of HKD 6,000 in total as Referrer's Rewards ("Maximum Rewards"), by referring up to 30 Successful Referees, under this Campaign.

**Example:**

A Referee successfully opens a HKD Core Account with Referrer's designated referral code (with "FP" prefix) and places deposit amount of HKD 10,000 in HKD Core Account on 17 January 2026. Until 16 February 2026, the Referee has been maintaining the balance of HKD 10,000 in his/her HKD Core Account with us. The Referrer can get HKD 200 Referrer's Reward and it will be credited into the Referrer's HKD Core Account on or before 25 March 2026.

8. The Referrer's Rewards is available on a first-come, first-served basis with limited quota.
9. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer's HK Core Account has been closed for whatever reasons at any time before the Referrer's Rewards are credited into the Core Account.

10. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer refer himself/herself as Referee.
11. WeLab Bank will not collect any personal data of the Referee upon the referral.
12. WeLab Bank may, from time to time, impose restrictions and changes on the definition of Referee, Maximum Rewards and amount of Referrer's Rewards.
13. The eligibility of the Referrer and the Referee to participate in this Campaign is subject to our final approval at our absolute discretion. Our decision shall be conclusive and binding.
14. The Referrer's Rewards cannot be transferred, returned, exchanged or converted into other form, unless otherwise specified by us.
15. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by the Referrer and/or Referee (as determined at our sole discretion) will result in forfeiture of the Referrer and/or Referee's eligibility to participate in the Campaign and/or suspension or termination of all or any of the Referrer's and/or Referee's Account with us. We shall not credit the reward amount or where the cash reward amount has been credited, we reserve the right to debit the Reward from the Referrer's and/or Referee's Account (including but not limited to the Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.
16. We reserve the right to suspend, modify or terminate this Campaign and/or amend these Terms and Conditions at any time. In the event of dispute, our decision shall be final, conclusive and binding.
17. These Terms and Conditions shall be read in connection with our Account Terms. Terms defined in our Account Terms shall have the same meanings when used herein, unless otherwise defined. In the event of inconsistency between these Terms and Conditions and the Account Terms, the prevailing order shall be as follows:
  - (i) these Terms and Conditions;
  - (ii) the Account Terms.
18. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Effective date: 1 January 2026