



一文睇清贏飛全攻略， 經 WeLab Bank app 輕鬆完成！

由 2022 年 10 月 17 日至 2022 年 11 月 7 日，
所有 WeLab Bank 客戶完成登記及做指定任務，
贏多達 8 張《FWD 富衛保險呈獻：FEAR AND DREAMS
EASON CHAN IN CONCERT》門票¹！

門票有限，先到先得！



1 快至 5 分鐘* 成為 WeLab Bank 客戶

1



下載
WeLab Bank app

2



輸入手機號碼及
電子郵件作驗證

3



拍攝身份證，進行自拍
認證，並填寫個人資料

4



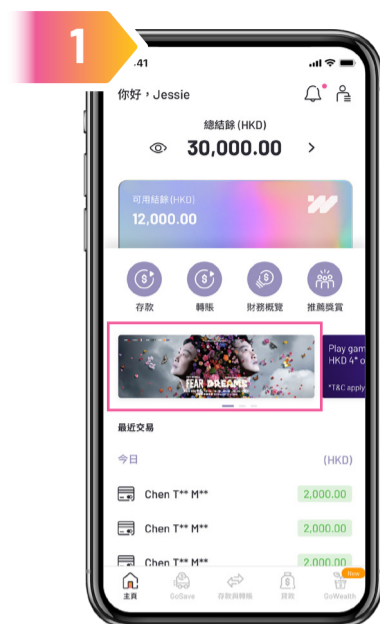
確認輸入嘅資料，
完成開戶申請

¹由即日起至2022年11月7日，於WeLab Bank app的推廣頁面成功完成登記及指定任務之客戶可獲演唱會門票/抽獎資格。門票數量有限，先到先得。受條款及細則約束。詳情請參閱WeLab Bank網站。

*開戶實際時間可能因應不同因素而有差異，包括環境、網絡及手機等因素。



2 率先完成活動登記，然後完成各項任務



登入你嘅 WeLab Bank 賬戶，
撇主頁橫額進入推廣活動頁面



細閱活動內容，並按指示完成登記



註：(1) 記得選擇你想經 GoWealth 投資任務獲取嘅門票獎賞 (2) 一旦完成登記，你將不能取消登記或更改所選內容。

投資任務 完成 GoWealth 投資任務獲多達 4 張演唱會飛¹



Allianz 安聯投資與 WeLab Bank 聯手創研「GoWealth 投資引擎」。透過革新數碼財富管理平台，接觸由頂尖環球資產管理公司 AllianzGI, BlackRock, Invesco, PIMCO and Janus Henderson 提供的基金，令你更輕鬆達成投資目標。



第一步：選擇目標

撇右下角 GoWealth 圖示，成功啟動 GoWealth 投資戶口後，選擇目標。例如：建立投資習慣。



第二步：設定投資計劃

- 設定你嘅一次性投資，以達到投資任務要求的累計新投資金額²，例如：
 - HKD 48,000 (以獲取 HKD 680 演唱會飛 1 張³)，或
 - HKD 68,000 (以獲取 HKD 980 演唱會飛 1 張³)
- 自由選擇每月投資金額
- 自由選擇投資期 (GoWealth 無鎖定期，你可以設定目標後自由更改)

² 累計新投資金額等於 (推廣期內通過 GoWealth 認購基金的累計金額) 減去 (推廣期內累計的基金贖回金額) 扣除的金額將不計算在可獲投資獎賞的累計新投資金額內。完成 GoWealth 投資任務的獎賞得主必需於推廣期完結後起計 6 個月內於本行維持相等於或大於累計新投資金額的「全面理財總值」。否則我們有權在不作另行通知的情況下拒絕發放投資獎賞／等值現金獎賞，或從你的賬戶 (包括但不限於核心賬戶) 扣除已經發放的投資獎賞門票面值的等值金額／現金獎賞。「全面理財總值」將於每月最後一日重新計算，而該總值包括：存款 (包括港元、美元及其他外幣)、基金投資產品市值、GoSave 1.0 定期存款及 GoSave 2.0 定期存款。

³ 視乎你登記時所選擇的門票價格而定。門票數量有限，先到先得。你完成 GoWealth 投資任務的時間將根據以下時間而定，以較後者為準：(i) 你完成活動登記的時間；(ii) 你的累計新投資金額² 首次達 HKD 48,000 或 HKD 68,000 的時間。如投資獎賞的得獎名額已滿，你將獲投資獎賞門票面值等值的現金獎賞。

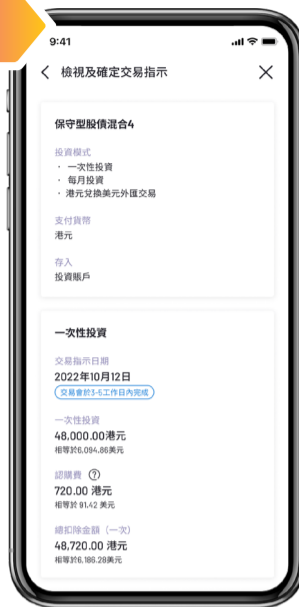
3



第三步: 查看投資組合

了解你嘅即時個人化投資組合建議, 投資於頂尖環球基金, 助你分散風險。

4



第四步: 檢視及確定交易指示

查看基金文件及確定交易指示。

提示: 投資前, 記得你嘅核心帳戶要有足夠可用結餘(我哋會收取 1.5% 一次性認購費, 冇其他額外收費)。

註: 資料僅供參考, 且不構成投資建議。投資涉及風險, 請參閱本文件之重要聲明。本文件之屏幕顯示與網頁圖像僅供參考及說明用途。

定期存款任務

完成 GoSave 2.0 定期存款⁴任務 必得 2 張演唱會飛¹



1



進入 GoSave 2.0 頁面, 選擇你想要嘅門票種類

2



按指示加入

3



一旦成功加入, 你將必得 2 張演唱會飛*

⁴你只能參加其中一種門票價格 (HKD980/HKD680) 的指定 GoSave 2.0 定期存款, 而推廣活動指定的定期存款不設年利率, 並會於提早取款時收取本金的 3% 作手續費, 而你亦將無法重新設立推廣活動指定的定期存款。

完成愈多以下活動，愈大機會抽中 2 張演唱會飛⁷

抽獎任務 1

開啟「自動入錢」功能：1 次抽獎機會⁷



進入「存款」頁面



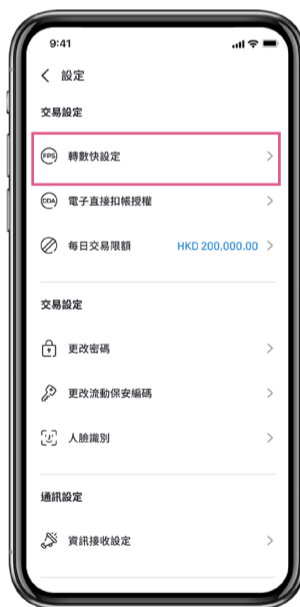
選擇綁定嘅銀行戶口，
輸入存款金額並開啟「自動入錢」
功能⁵，賺1次抽獎機會¹

抽獎任務 2

將 WeLab Bank 設為預設 FPS 收款銀行：1 次抽獎機會¹



到主頁，
撇右上角人仔圖案，
然後進入「設定」頁面



進入「轉數快設定」，登記轉數快並將
WeLab Bank 設為你嘅預設收款銀行，
賺 1 次抽獎機會¹



註：如你於推廣期前已完成上述任務，只需保持相關設定即可。

⁵「自動入錢」服務令你預設指定日子從你綁定的其他銀行戶口入錢，以便享用我哋嘅各項銀行服務。

⁷抽獎得獎者名額共30個。抽獎得獎者可獲的獎賞將由電腦隨機抽出的次序而定，第一至十名得獎者將可獲HKD 980門票兩張，而第十一至三十名得獎者將可獲HKD 680門票兩張。

抽獎任務 3

接收 WeLab Bank 推廣資訊：
1 次抽獎機會¹



返回「設定」頁面，進入「通訊設定」，選擇經所有途徑接收 WeLab Bank 的推廣資訊，賺 1 次抽獎機會¹

註：如你於推廣期前已完成上述任務，只需保持相關設定即可。

抽獎任務 4

存入至少 HKD 2,000 新資金：
1 次抽獎機會¹



存入嘅新資金⁶達 HKD 2,000 或以上，並喺推廣期完結時，保持核心賬戶餘額淨增長⁶係 HKD 2,000 或以上，最多賺 1 次抽獎機會¹

抽獎任務 5

投資 GoWealth 基金 HKD 1,000 或以上：
1 次抽獎機會¹



經 GoWealth 投資基金，累計新投資金額²達 HKD 1,000 或以上，最多賺 1 次抽獎機會¹

抽獎任務 6

消費任務：
無上限抽獎機會¹，憑咗消費越密，
中獎機會越大！



憑 WeLab Debit Card 作合資格消費滿 4 次即獲 1 次抽獎機會，用虛擬 Debit Card 網購或實體卡簽賬都得，多簽多賞

立即行動！

⁶新資金是指扣除推廣期內從核心賬戶提取的任何金額後，截至2022年11月7日的核心賬戶餘額較截至2022年10月16日的淨增長。核心賬戶餘額淨增長的計算方法為(你的核心賬戶於2022年11月7日之餘額)減(你的核心賬戶於2022年10月16日之餘額)減(任何到期的定期存款、提前部分或全部提取的定期存款、本行給予的任何存款利息金額和現金回贈以及從基金投資贖回的金額)。

²抽獎得獎者名額共30個。抽獎得獎者可獲的獎賞將由電腦隨機抽出的次序而定，第一至十名得獎者將可獲HKD 980門票兩張，而第十一至三十名得獎者將可獲HKD 680門票兩張。



了解 GoWealth 如何幫你達成財富目標

個人化基金投資組合，涵蓋主要環球資產，更能助你分散風險。

Allianz 
Global Investors
安聯投資

BlackRock
貝萊德

 **Invesco**

Janus Henderson
INVESTORS
駿利亨德森投資

PIMCO
品浩

主動型基金投資優勢

GoWealth 多元投資組合涵蓋不同資產類別。而各資產類別的成分基金均為主動型基金。

基金管理團隊均為頂尖環球資產管理公司，透過各大公司於全球投資、風險管理能力，以及可持續投資 (ESG) 的專業知識，所提供的產品定能協助客戶捕足市場機遇。

建構分散投資組合

透過科技，GoWealth 運用了以往機構投資者才能享用的技術，優化一系列投資組合的資產類別配置，令客戶更有效地分散投資。

分散投資讓投資者可以管理風險，並減低市場波幅對投資組合的影響。簡言之就是不要把所有雞蛋擺在同一籃子裡。



註：資料僅供參考，且不構成投資建議。投資涉及風險，請參閱本文件之重要聲明。本文件之屏幕顯示與網頁圖像僅供參考及說明用途。



GoWealth 多元投資組合，覆蓋環球資產類別。

基於你嘅目標設定同相關個人情況，GoWealth 的投資組合建議提供最佳目標成功率達致你嘅目標。投資組合建議詳情請見下表。

	非常保守型現金	非常保守型債券	保守型債券	保守型股債混合 1	保守型股債混合 2	保守型股債混合 3	保守型股債混合 4	平衡型股債混合 1	平衡型股債混合 2	平衡型股債混合 3	平衡型股債混合 4	平衡型股票
環球股票												
安聯環球股票增長基金	0%	0%	0%	15%	20.5%	25.5%	30%	30%	30%	30%	30%	30%
貝萊德環球股票動力基金	0%	0%	0%	15%	20.5%	25.5%	30%	30%	30%	30%	30%	30%
亞洲(不計日本)股票												
景順亞洲機遇股票基金	0%	0%	0%	0%	0%	0%	0%	10%	10%	15%	20%	20%
安聯總回報亞洲股票基金	0%	0%	0%	0%	0%	0%	0%	0%	10%	15%	15%	20%
短期債券												
安聯環球機遇債券基金	0%	50%	30%	30%	23%	15%	5.5%	0%	0%	0%	0%	0%
駿利亨德森美國短期債券基金	0%	50%	30%	30%	23%	15%	5.5%	0%	0%	0%	0%	0%
亞洲債券												
景順亞洲靈活債券基金	0%	0%	18%	10%	8%	11.5%	17.5%	18%	12%	10%	5%	0%
PIMCO 亞洲策略收益基金	0%	0%	12%	0%	5%	7.5%	11.5%	12%	8%	0%	0%	0%
環球高收益債券												
PIMCO 環球高孳息債券基金	0%	0%	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%
貨幣市場												
貝萊德美元貨幣基金	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

風險評級

低

中

註：資料僅供參考，且不構成投資建議。投資涉及風險，請參閱本文件之重要聲明。本文件之屏幕顯示與網頁圖像僅供參考及說明用途。

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重要聲明：++

本文件僅供參考，且不構成對任何人作出買賣、認購或交易任何投資產品或服務的要約、招攬、建議、意見或任何保證。投資產品或服務並不同，亦不應被視為定期存款的代替品。

投資涉及風險，基金價格可升可跌，甚至可能變成毫無價值。基於市場情況，部分投資或不能即時變現。請細閱我們的理財服務條款(包括風險披露)，以及相關基金銷售文件，以瞭解我們的理財服務以及基金更多資料，包括其風險因素。

投資決定是由你自行作出的，但你不應投資於本文件所提及之產品或服務，除非中介人於銷售此產品時已向你解釋經考慮您的財政狀況、投資經驗及目標後，相關產品或服務是適合你的。你在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。

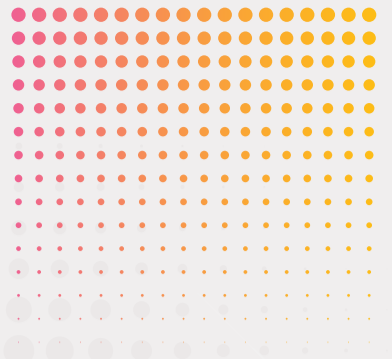
倘有任何關於本文件所提及之產品或服務、進行交易或基金涉及性質及風險等方面的疑問，你應徵詢獨立財務顧問的意見。

本文件所提供的產品及服務僅為香港居民而設。我們無意讓任何人於任何受限制或未獲法律或法規授權分發或使用本網頁的司法管轄區、國家或地區內，分發或使用本網頁。如你並非身處香港，我們或未獲授權於你身處或居住的國家或地區向你提供產品及服務。

本文件由 WeLab Bank 刊發，內容並未經證券及期貨事務監察委員會審閱。

本中文文件為英文版本譯本，如中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

如果你唔想收到我哋嘅推廣通訊，你可以將有關要求電郵至 opt-out@welab.bank。



Your all-in-1 guide to win tickets via WeLab Bank app

WeLab Bank customers simply need to register for and complete designated mission from 17 October 2022 until 7 November, to win up to **8 tickets¹** to **FWD Presents: “FEAR AND DREAMS EASON CHAN IN CONCERT”!**

Tickets are limited, first come first served!



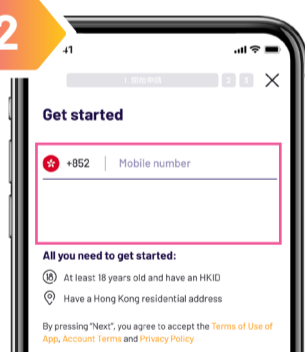
1 Become WeLab Bank customer in as fast as 5 minutes*

1



Download
WeLab Bank app

2



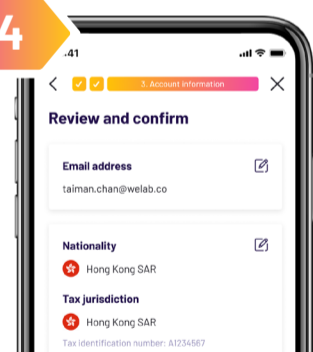
Enter your mobile number
and email address for
verification

3



Complete your ID
verification by taking
pictures of your HKID and
yourself, then complete
your personal information

4



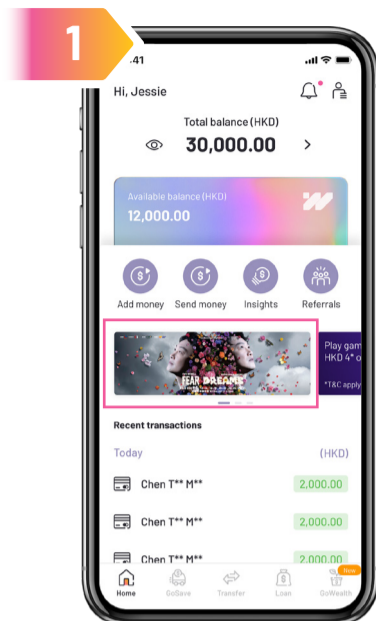
Confirm the information
you entered is correct to
finish your application

¹From now until 7 November 2022, customers who have successfully completed the registration and designated missions through the promotion page of WeLab Bank app can win the concert tickets / lucky draw entry(ies). Tickets are limited, first come first served. Terms and conditions apply. For details, please refer to WeLab Bank website.

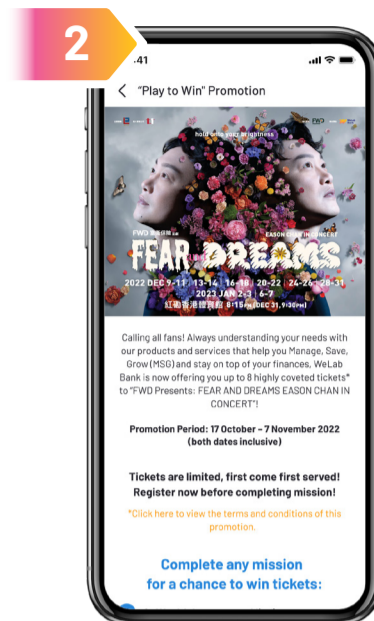
*Actual time may vary depending on factors such as your environment, connectivity and mobile phone.



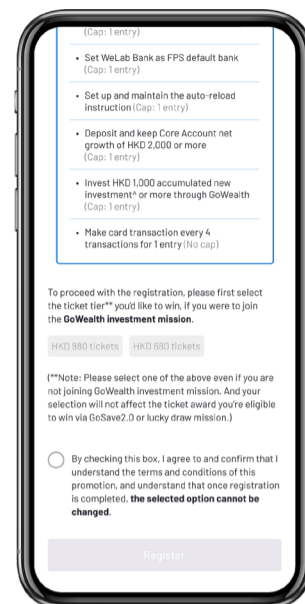
2 Register first, then complete the missions



Log into your WeLab Bank account, click the promotion banner on the main page



Read through information on the promotion page, then complete mission registration as instructed



Remarks: (1) Remember to select the ticket tier you'd like to win via GoWealth investment mission upon registration!
(2) Once registration is completed, no cancellation or change of selected ticket tier is allowed

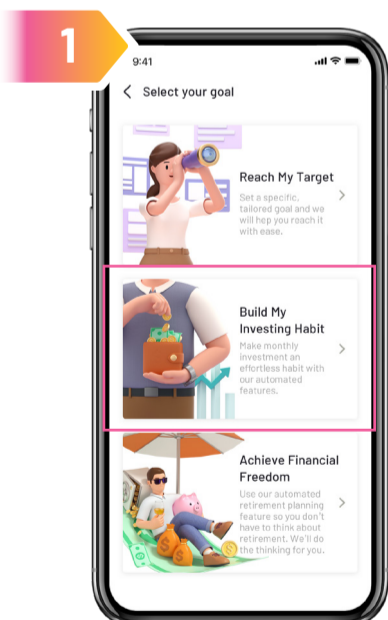
Investment Mission

Complete GoWealth investment mission to win up to 4 concert tickets¹



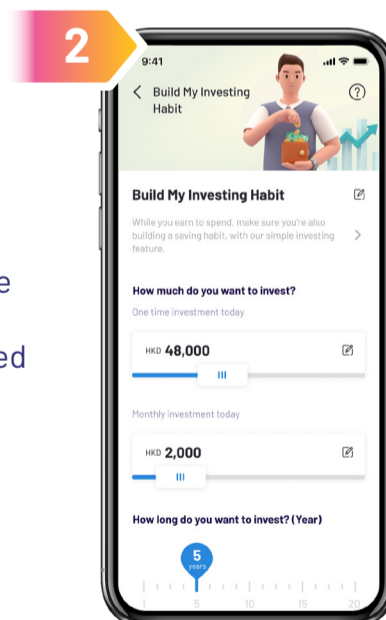
Co-developed by AllianzGI and WeLab Bank, GoWealth Investment Engine provides pioneering investment advisory solutions. Get access to funds from global asset managers like AllianzGI, BlackRock, Invesco, PIMCO and Janus Henderson to reach your goals through our digital wealth management platform.

Step 2: Set up an investment plan



Step 1: Select your goal

Tap the GoWealth icon at the bottom right corner, then select your goal after activated your GoWealth account. For example: Build My Investing Habit.



• Set up your one-time investment to reach the Accumulated New Investment Amount² as required by the Investment Mission, such as:

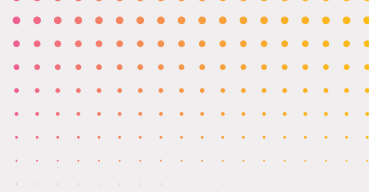
- HKD 48,000 (to win one HKD 680 concert ticket³), or
- HKD 68,000 (to win one HKD 980 concert ticket³)

• Feel free to choose your monthly investment amount

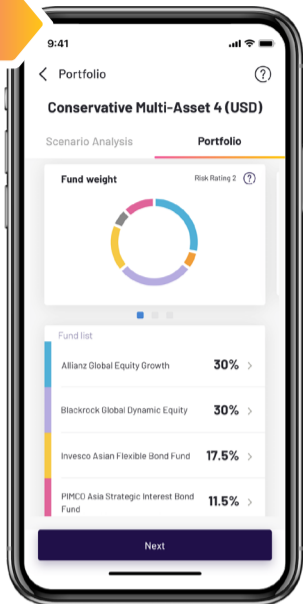
• Feel free to choose your investment tenor (no lock-up period, you can adjust your goal anytime)

²The Accumulated New Investment Amount is (the accumulated amount of all funds subscribed via GoWealth during the promotion period) minus (the accumulated redemption amount during the promotion period), the deducted amount will not be counted towards your entitlement to the Investment Reward. Reward winners who complete the GoWealth investment mission must maintain a Total Relationship Balance ("TRB") with the Bank equal to or greater than the Accumulated New Investment Amount within 6 calendar months from the end of the Promotion Period. Otherwise, we have the right to refuse to issue Investment Reward/equivalent cash reward, or deduct from your account (including but not limited to the Core Account) the equivalent amount of the face value of the distributed Investment Reward/-cash reward without prior notice. TRB is calculated on the last calendar day of every calendar month and it includes: your deposits with the Bank (including Hong Kong dollar, Us dollar and other foreign currency), market value of your investment fund holding with the Bank, deposit amounts of GoSave 1.0 Time Deposit and GoSave 2.0 Time Deposit.

³Subject to the ticket tier you have selected at registration. Tickets are limited and available on a first come first served basis. Your completion time for GoWealth investment mission will be determined according to the following factors, whichever is later: (i) the time when you complete registration; (ii) the time when your Accumulated New Investment Amount² reaches HKD 48,000 (for HKD680 ticket) or HKD 68,000 (for HKD980 ticket) for the first time. If the quota of Investment Reward is full, you will receive a cash reward equivalent to the face value of the Investment Reward tickets.



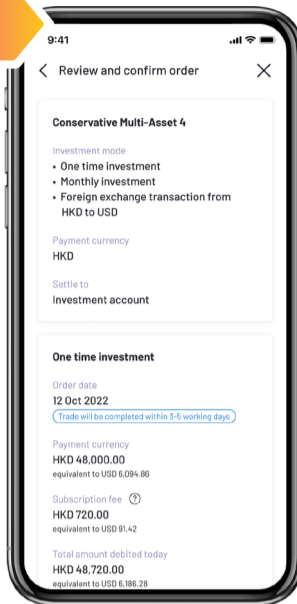
3



Step 3: Review investment portfolio

Well-diversified mutual fund portfolios will be recommended to help you manage your risk and get access to funds from global fund houses

4



Step 4: Review and confirm order

Review the relevant documents and confirm your trading instructions.

#Before investing, make sure you have enough available balance in your Core Account (one-off 1.5% subscription fee is charged, no other fees).

Remarks:

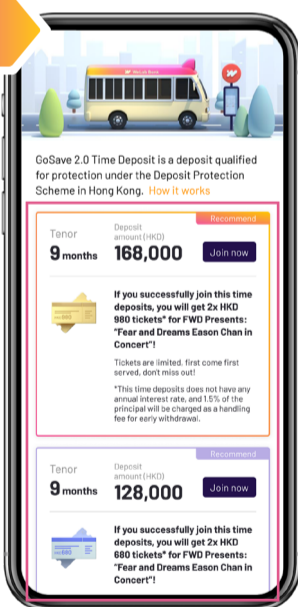
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Time Deposit Mission

Complete GoSave2.0 Time Deposit mission⁴ to win 2 concert tickets¹

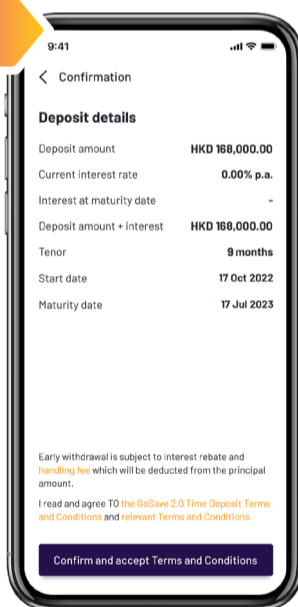


1



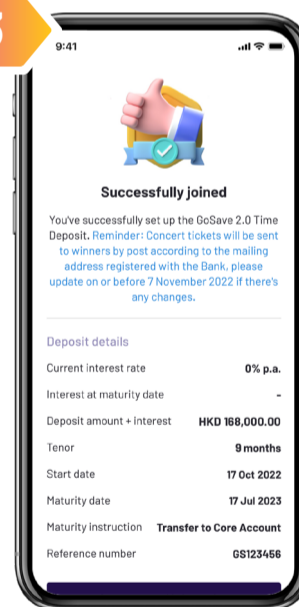
Head to GoSave2.0 page and choose the ticket tier you'd like to win

2



Join the designated Time Deposit as instructed

3



You will win 2 concert tickets¹ upon successfully joining the designated Time Deposit

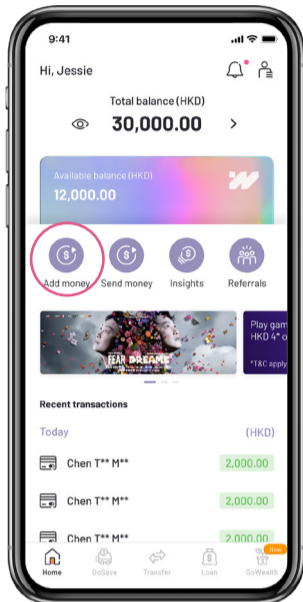


⁴You can only participate in the designated GoSave2.0 time deposit with one of the ticket tiers (HKD980/HKD680). The designated time deposit in the promotion will not offer annual interest rate, and will charge a handling fee of 3% based on the principal amount for early withdrawal. You will not be able to set up another designated time deposit after withdrawal.

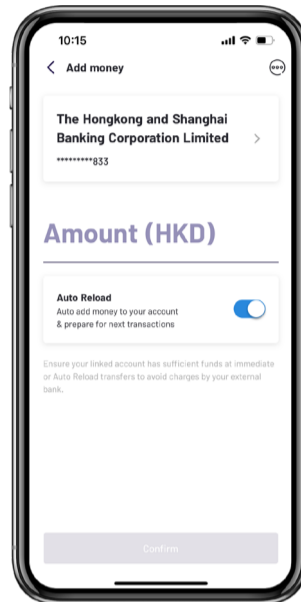
Finish the lucky draw mission below for a chance to win 2 concert tickets⁷!

Lucky Draw Task 1

Set up "Auto Reload": 1 Lucky draw entry¹



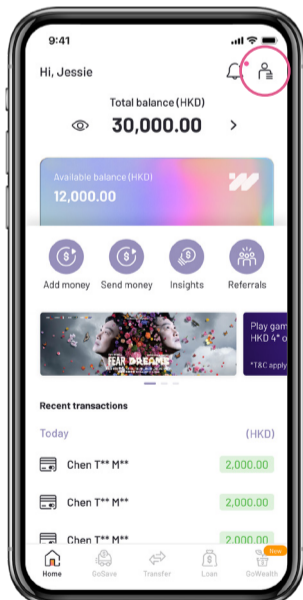
Go to the "Add Money" page



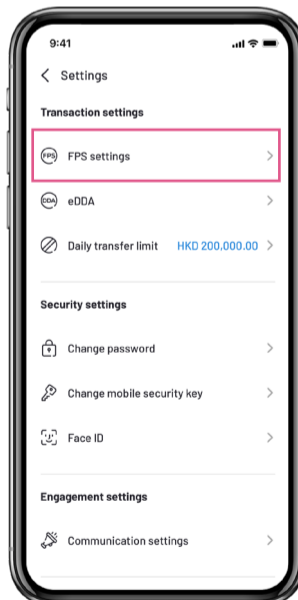
Select the bank account you've bounded to your account, enter the deposit amount and enable "Auto Reload"⁵ to earn 1 lucky draw entry¹

Lucky Draw Task 2

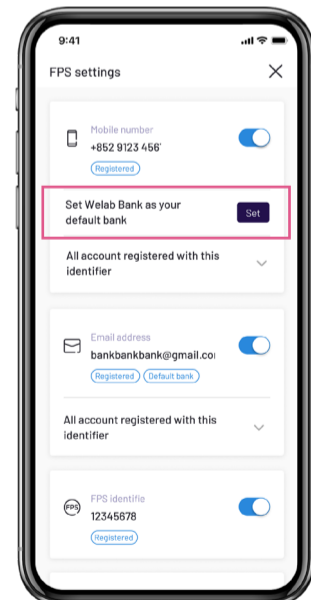
Set WeLab Bank as your FPS default bank: 1 Lucky draw entry¹



Select the bank account you've bounded to your account, enter the deposit amount and enable "Auto Reload"⁵ to earn 1 lucky draw entry¹



Head to "FPS Settings", register FPS and set WeLab Bank as your default bank to earn 1 lucky draw entry¹



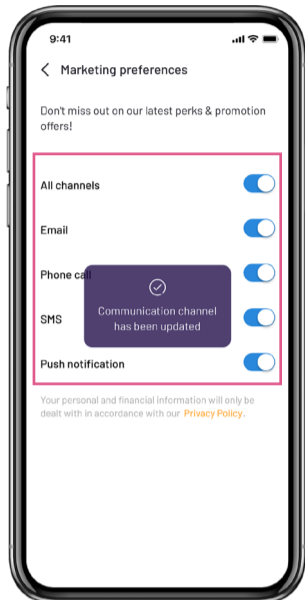
Remarks: You are only required to keep the setting status if you have completed before the promotion period starts.

⁵ "Auto Reload" enables you to schedule upcoming dates to add money from your other linked bank accounts, so you can enjoy our wide array of banking services.

⁷ There are 30 winners in the lucky draw. Winners will be rewarded with the corresponding prize according to the order they are drawn randomly by computer. The 1st to 10th winners will each receive two HKD 980 tickets, and the 11th to 30th winners will each receive two HKD 680 tickets.

Lucky Draw Task 3

Opt-in to receive WeLab Bank marketing communications:
1 Lucky draw entry¹

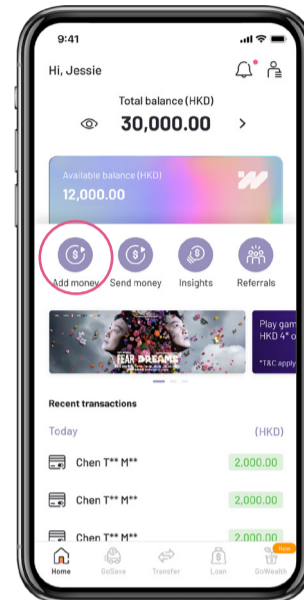


Head to the "Settings" page, enter "Marketing preferences", choose to receive marketing communications from WeLab Bank through all channels, to earn 1 lucky draw entry¹

Remarks: You are only required to keep the setting status if you have completed before the promotion period starts.

Lucky Draw Task 4

Deposit at least HKD 2,000 new funds:
1 Lucky draw entry¹



Make sure the new deposit amount⁶ is HKD 2,000 or above, and the Core Account balance has a minimum net growth amount⁶ of HKD 2,000 or above when the promotion period ends, to get 1 lucky draw entry¹

Lucky Draw Task 5

Invest HKD 1,000 or more with GoWealth:
1 Lucky draw entry¹



Invest with GoWealth, and when your Accumulated New Investment Amount² reaches HKD 1,000 or above, you will get 1 lucky draw entry¹

Lucky Draw Task 6

Spending mission:
Unlimited Lucky draw entries¹



Spend with WeLab Debit Card, and get 1 lucky draw entry for every 4 eligible card transactions. You can spend with either your virtual or physical debit card – the more you spend, the greater the chances of you winning!

Act now!

⁶ The new fund refers to the net growth of the Core Account balance as of 7 November 2022 as compared with that as of 16 October 2022 after deducting any amount withdrawn from the Core Account during the Promotion Period. Net growth of Core Account balance is calculated as (the balance of your Core Account on November 7, 2022) minus (the balance of your Core Account on October 16, 2022) minus (any funds from Time Deposit maturity, early partial or full withdrawal of Time Deposit, any deposit interest amount and cash rebate amount that is given by the Bank, and redemption amount of mutual fund investment).

⁷ There are 30 winners in the lucky draw. Winners will be rewarded with the corresponding prize according to the order they are drawn randomly by computer. The 1st to 10th winners will each receive two HKD 980 tickets, and the 11th to 30th winners will each receive two HKD 680 tickets.



Learn how GoWealth can help you reach your financial goal

Personalised Fund Portfolio Covering global assets, better aid your risk diversification

Allianz 
Global Investors
安聯投資

BlackRock
貝萊德

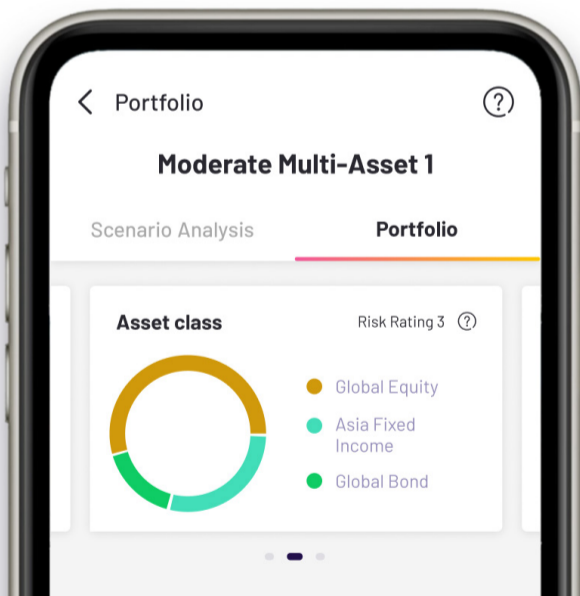
Active investment x Top fund managers in the world

 **Invesco**

Janus Henderson
INVESTORS
駿利亨德森投資

GoWealth's investment portfolio covers actively managed mutual funds diversified across asset classes. The fund managers are all from top global asset management firms with global investment expertise, risk management capability, and know-how in sustainable investing (ESG). The solution strives to assist customers in capturing market opportunities.

PIMCO
品浩



Effective risk management with diversified investment portfolios

Through technology, GoWealth leverages on a solution, which was mostly used by institutional investors, to provide a list of portfolios with optimized asset allocation aiming at diversifying the customers' investment more efficiently, reducing the impact to investment portfolio due to market volatility.

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GoWealth Multi-Asset Investing

Covering multiple broad based asset class, GoWealth portfolio recommendations provides the most optimal probability to achieve your goal by taking into account of your latest inputs and relevant personal circumstances specific to the goal. See below table for details of portfolio recommendations.

	Very Conservative Cash	Very Conservative Bond	Conservative Bond	Conservative Multi-Asset 1	Conservative Multi-Asset 2	Conservative Multi-Asset 3	Conservative Multi-Asset 4	Moderate Multi-Asset 1	Moderate Multi-Asset 2	Moderate Multi-Asset 3	Moderate Multi-Asset 4	Moderate Equity
Global Equity												
Allianz Global Equity Growth	0%	0%	0%	15%	20.5%	25.5%	30%	30%	30%	30%	30%	30%
Blackrock Global Dynamic Equity	0%	0%	0%	15%	20.5%	25.5%	30%	30%	30%	30%	30%	30%
Asia ex-Japan Equity												
Invesco Asia Opportunities Equity Fund	0%	0%	0%	0%	0%	0%	0%	10%	10%	15%	20%	20%
Allianz Total Return Asian Equity	0%	0%	0%	0%	0%	0%	0%	0%	10%	15%	15%	20%
Short Term Bond												
Allianz Global Opportunistic Bond	0%	50%	30%	30%	23%	15%	5.5%	0%	0%	0%	0%	0%
JH US Short-Term Bond Fund	0%	50%	30%	30%	23%	15%	5.5%	0%	0%	0%	0%	0%
Asia Fixed Income												
Invesco Asian Flexible Bond Fund	0%	0%	18%	10%	8%	11.5%	17.5%	18%	12%	10%	5%	0%
PIMCO Asia Strategic Interest Bond Fund	0%	0%	12%	0%	5%	7.5%	11.5%	12%	8%	0%	0%	0%
Global High Yield Bond												
PIMCO Global High Yield Bond Fund	0%	0%	10%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Money Market												
Blackrock US Dollar Reserve Fund	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Risk Rating

Low

Medium

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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).

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