

WeLab Bank GoWealth 智動投資顧問推廣（「推廣」）條款及細則

註：本網頁／文件僅供參考，且不構成投資建議。在此提及的投資產品或服務並不等同，亦不應被視為定期存款的替代品。投資涉及風險，請參閱本網頁／文件之重要聲明。

[1] WeLab Bank GoWealth 智動投資顧問推廣（「推廣」）的推廣期為 2023 年 8 月 28 日至 2023 年 9 月 11 日（包括首尾兩天）（「推廣期」），或除特別註明外。

[2] 推廣只適用於在 2023 年 8 月 28 日至 2023 年 9 月 30 日期間符合以下條件之持有有效或成功開立投資賬戶（視屬何情況而定）之 Welab Bank Limited（「匯立銀行有限公司」、「WeLab Bank」、「本行」或「我們」）現有客戶及新客戶（「你」）。

[3] 如你符合以下條件：

(a) 於推廣期內透過 GoWealth 智動投資顧問成功提交一次性投資交易指示及／或每月投資交易指示認購基金（「合資格交易」），累積投資金額（「累計新投資金額」）達下列表格之指定金額；及

(b) 於 2023 年 9 月 12 日至 2023 年 9 月 17 日（包括首尾兩天）（「新資金存入期」）存入新資金*，你可於 2023 年 9 月 20 日至 2023 年 9 月 30 日（包括首尾兩天），以你所存入之新資金的相同金額敍造一次一個月 GoSave 2.0 定期存款（「指定 GoSave 2.0 定期存款」）。指定 GoSave 2.0 定期存款之年利率為 10%，本金將根據下表按照你的累計新投資金額所決定的最高本金為限。

累計新投資金額	指定 GoSave 2.0 定期存款最高本金 [#]
達 HKD 20,000	HKD 40,000
達 HKD 30,000	HKD 60,000
達 HKD 50,000	HKD 100,000
達 HKD 100,000	HKD 200,000
達 HKD 200,000	HKD 400,000
達 HKD 300,000	HKD 600,000
達 HKD 400,000	HKD 800,000
達 HKD 500,000	HKD 1,000,000
達 HKD 600,000	HKD 1,200,000
達 HKD 700,000	HKD 1,400,000
達 HKD 800,000	HKD 1,600,000
達 HKD 900,000	HKD 1,800,000
達 HKD 1,000,000	HKD 2,000,000

*「新資金」指扣除新資金存入期間內從核心賬戶提取的任何金額後，截至 2023 年 9 月 17 日當天完結的核心賬戶餘額較截至 2023 年 9 月 11 日當天完結的淨增長。新資金不包括到期的定期存款、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。

[#]如你所存入的新資金多於適用於你的指定 GoSave 2.0 定期存款最高本金，我們將不接受以多出的金額敍造指定 GoSave 2.0 定期存款。

註：

- (i) 為免生疑，經自選基金服務以認購基金的交易將不會被視為合資格交易。
- (ii) 交易時間以香港時間為準。如認購交易被撤回、取消或拒絕，該交易將不會被視為成功完成認購交易。交易指示的截止時間為基金交易日的香港時間下午 3 時正，因此，你必須於 2023 年 9 月 11 日香港時間下午 3 時正前提交所有合資格交易指示。
- (iii) 如交易以外幣進行，其投資金額會以我們於交易日所釐定的實際匯率換算成港幣後，四捨五入至最接近的整數計算，以作累計新投資金額計算之用。
- (iv) 你的合資格交易指示將會被收取相關費用（如適用），所收取的費用將不會計算入累計新投資金額。
- (v) 累計新投資金額將以四捨五入至最接近的整數計算。

例子：

假設客戶推廣期內進行以下基金交易及於新資金存入期內存入新資金：

日期	交易詳情	備註
2023 年 8 月 28 日	認購投資組合 A HKD 20,000	累計新投資金額 HKD 20,000
2023 年 8 月 30 日	認購投資組合 B HKD 40,000	累計新投資金額 HKD 60,000
最終累計新投資金額為 HKD 60,000，指定 GoSave 2.0 定期存款最高本金為 HKD100,000。		
2023 年 9 月 13 日	存入新資金 HKD 120,000	
最終新資金金額為 HKD 120,000，客戶最多可以 HKD100,000 敍造指定 GoSave 2.0 定期存款，餘下的 HKD20,000 不可敍造指定 GoSave 2.0 定期存款。		

[4] 我們紀錄中的日期及金額為最終及具決定性，包括 (i) 開立、取消或轉換核心賬戶和／或投資賬戶的日期、(ii) 認購金額、(iii) 交易數量、(iv) 進行交易日期及時間。

[5] 指定 GoSave 2.0 定期存款受 GoSave 2.0 定期存款條款及細則約束。

[6] 除非我們另有規定，你於本推廣所享的利息金額均不得轉讓、退還、交換或轉換為其他形式。

[7] 如果我們認為你違反任何適用法律法規、欺詐、濫用和／或不遵守本推廣之條款及細則，我們有權撤銷你參加本推廣的資格及／或暫停或終止你於本行的任何或所有賬戶。在不作另行通知的情況下，我

們有權從你的賬戶（包括但不限於你的核心賬戶）扣除你於本推廣所享的利息金額。另外，我們保留所有採取任何法律行動的權利追討任何未償還的款項。

[8] 我們保留隨時暫停、修改或終止本推廣及／或修改本條款及細則的權利，恕不另行通知。如有爭議，我們擁有最終決定權、決定性並具有約束力。

[9] 本條款及細則應與我們的理財服務條款（「**理財服務條款**」）、GoSave 2.0 定期存款條款及細則（「**GoSave 2.0 定期存款條款及細則**」）及賬戶條款（「**賬戶條款**」）一起閱讀。除非另有定義，否則在理財服務條款、GoSave 2.0 定期存款條款及細則或賬戶條款中的定義應與本條款及細則具有相同含義。如果本條款及細則與理財服務條款、GoSave 2.0 定期存款條款及細則及賬戶條款不一致，則按以下順序進行：

- (i) 本條款及細則；
- (ii) 理財服務條款；
- (iii) GoSave 2.0 定期存款條款及細則；及
- (iv) 賬戶條款。

[10] 中英文版本之內容如有任何歧義，在任何情況下概以英文版本為準。

生效日期：2023 年 8 月 28 日

重要聲明

本網頁／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，以了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，但你不應投資於本網頁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。

倘有任何關於本網頁／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。

本網頁／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／文件。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。

本網頁／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。

WeLab Bank GoWealth Digital Wealth Advisory Promotion (the “Promotion”) 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 it be treated as a substitute for, time deposit. Investment involves risks, please refer to the Disclaimers herein for details.

[1] WeLab Bank GoWealth Digital Wealth Advisory Promotion (the “Promotion”) shall start from 28 August 2023 until 11 September 2023 (both dates inclusive)(the “Promotion Period”) or unless otherwise specified.

[2] The Promotion is only applicable to existing and new customers (“you”) who hold or have opened (as the case may be) a valid Investment Account with WeLab Bank Limited (“**WeLab Bank**”, “we”, “us” or “our”) within the period from 28 August 2023 to 11 September 2023.

[3] If you fulfill the following conditions:

(a) Successfully submit one-time investment and/ or monthly investment instruction(s) to subscribe for mutual fund(s) via the GoWealth Digital Advisory Services during the Promotion Period (the “**Eligible Transaction(s)**”) and the investment amount accumulated (the “**Accumulated New Investment Amount**”) reaches the designated amount in the following table; and

(b) Deposit the New Fund* to your Core Account from 12 September 2023 until 17 September 2023 (both dates inclusive)(the “**New Fund Deposit Period**”), you can set up a GoSave 2.0 Time Deposit of one-month tenor with the same amount of the New Fund deposited by you once from 20 September 2023 to 30 September 2023 (both dates inclusive)(“**Designated GoSave 2.0 Time Deposit**”). The interest rate of the Designated GoSave 2.0 Time Deposit is 10%p.a., and the principal is capped at the maximum principal determined by your Accumulated New Investment Amount according to the following table.

Accumulated New Investment Amount	Maximum Principal of Designated GoSave 2.0 Time Deposit[#]
Reach HKD 20,000	HKD 40,000
Reach HKD 30,000	HKD 60,000
Reach HKD 50,000	HKD 100,000
Reach HKD 100,000	HKD 200,000
Reach HKD 200,000	HKD 400,000
Reach KD 300,000	HKD 600,000
Reach HKD 400,000	HKD 800,000
Reach HKD 500,000	HKD 1,000,000
Reach HKD 600,000	HKD 1,200,000
Reach HKD 700,000	HKD 1,400,000
Reach HKD 800,000	HKD 1,600,000
Reach HKD 900,000	HKD 1,800,000
Reach HKD 1,000,000	HKD 2,000,000



*"New Fund" refers to the net growth of the Core Account balance as of the day end of 17 September 2023 as compared with that as of the day end of 11 September 2023 after deducting any amount withdrawn from the Core Account during the New Fund Deposit Period. The New Fund shall exclude 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.

#If the amount of the New Fund deposited by you exceeds the maximum principal of Designated GoSave 2.0 Time Deposit applicable to you, we will not accept the exceeded amount to setup the Designated GoSave 2.0 Time Deposit.

Remarks :

(i) For the avoidance of doubt, subscription for mutual fund(s) via the Featured Fund Services shall not be considered as an Eligible Transaction.

(ii) 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, which means all Eligible Transaction orders must be placed before 3:00 pm Hong Kong Time 11 September 2023.

(iii) If a transaction is conducted in a foreign currency, its investment amount will be converted into HKD 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 Accumulated New Investment Amount.

(iv) Your Eligible Transaction(s) order will be charged with relevant fees and charges (if applicable), and those relevant fees and charges will not be counted into the Accumulated New Investment Amount.

(v) The Accumulated New Investment Amount will be calculated and rounded to the nearest integer.

Illustrative Example:

Assuming a customer completed the following fund subscription transactions within the Promotion Period and deposited new fund within the New Fund Deposit Period:

Date	Transaction Detail(s)	Remark(s)
28 August 2023	Subscribed Investment Portfolio A HKD 20,000	The Accumulated New Investment Amount HKD 20,000
30 August 2023	Subscribed Investment Portfolio B HKD 40,000	The Accumulated New Investment Amount HKD 60,000
The final Accumulated New Investment Amount is HKD 60,000, the Maximum Principal of Designated GoSave 2.0 Time Deposit is HKD100,000.		
13 September 2023	Deposited HKD 120,000 of New Fund	
The final New Fund deposited is HKD120,000. The customer can use up to HKD 100,000 to setup the Designated GoSave 2.0 Time Deposit but not the remaining HKD20,000.		

[4] The dates and amounts appearing in our record will be conclusive as to (i) the date on which the Core Account and/or Investment Account was opened, terminated or converted, (ii) the subscription amounts, (iii) the number of the transactions carried out and (iv) the dates and time on which the transactions are carried out.

[5] Designated GoSave 2.0 Time Deposit is subject to the GoSave 2.0 Time Deposit Terms and Conditions.

[6] All interest amount you enjoy in this Promotion cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.

[7] 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 Promotion and/or suspension or termination of all or any of your Account with us. We reserve the right to debit the interest amount you enjoy from this Promotion 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.

[8] We reserve the right to suspend, modify or terminate this Promotion 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.

[9] These terms and conditions shall be read in conjunction with our Wealth Management Services Terms (the **"Wealth Management Services Terms"**), GoSave 2.0 Time Deposit Terms and Conditions (the **"GoSave 2.0 Time Deposit Terms and Conditions"**) and Account Terms (the **"Account Terms"**). Terms defined in our Wealth Management Services Terms, GoSave 2.0 Time Deposit Terms or Account Terms shall have the same meanings when used herein, unless otherwise defined. In the event of the inconsistency between these terms and conditions, the Wealth Management Services Terms, GoSave 2.0 Time Deposit Terms and Conditions and the Account Terms, the prevailing order shall be as follows:

- (i) these terms and conditions;
- (ii) the Wealth Management Services Terms;
- (iii) GoSave 2.0 Time Deposit Terms and Conditions; and
- (iv) the Account Terms.

[10] In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective Date: 28 August 2023

Disclaimers

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 an independent financial adviser.

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