

### WeLab Bank GoWealth 智動投資顧問服務豁免認購費推廣計劃條款及細則

註：本網頁/文件僅供參考，且不構成投資建議。投資涉及風險，請參閱本網頁/文件之重要聲明。

[1] WeLab Bank GoWealth 智動投資顧問服務豁免認購費推廣計劃（「計劃」）的推廣期為 2024 年 5 月 17 日上午 9 時 30 分至 2024 年 6 月 28 日下午 3 時（「推廣期」），或除特別註明外。

[2] 計劃只適用於在推廣期內於 WeLab Bank Limited（「匯立銀行有限公司」、「WeLab Bank」、「本行」或「我們」）持有有效或成功開立投資賬戶（視屬何情況而定）之現有客戶及新客戶（「你」或「合資格客戶」）。成為 WeLab Bank 的新客戶代表你在推廣期開始前的十二（12）個月內沒有終止和/或關閉你的 WeLab Bank 投資賬戶。

[3] 合資格客戶透過 WeLab Bank app 使用 GoWealth 智動投資顧問服務，均可於推廣期內享有 0% 認購費率。

[4] 如果我們認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本計劃條款及細則，我們有權撤銷你參加本計劃的資格及/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）扣除我們已經豁免的認購費。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。

[5] 我們保留隨時暫停、修改或終止本計劃和/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。

[6] 本條款及細則應與我們的理財服務條款（「理財服務條款」）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；及
- (iii) 賬戶條款。

[7] 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：2024 年 05 月 17 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。投資產品或服務並不同等，亦不應被視為定期存款的替代品。

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。

本網頁中的任何內容，均不應解釋為在任何司法管轄區進行分銷、出售要約或認購任何證券或投資產品的招攬，而根據此等司法管轄區的法律，該等行為屬於非法行為。

如果你在香港境外，請了解並遵守任何相關限制。繼續購買即表示你聲明並保證你是香港居民，或者你所在司法管轄區的適用法或法規允許你訪問本網站或我們的應用程式中的資訊並進行購買。

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 Services Subscription Fee Waiver Promotion Program**  
**– Terms & Conditions**

***Note: This webpage / document is for information only and does not constitute any investment advice. Investment involves risks, please refer to the Disclaimers herein for details.***

[1] WeLab Bank GoWealth Digital Wealth Advisory Services Subscription Fee Waiver Promotion Program (the “**Program**”) shall start from 09:30 17 May 2024 until 15:00 28 June 2024 (the “**Promotion Period**”) or unless otherwise specified.

[2] The Program is only applicable to existing and new customers 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 Promotion Period (“**you**”, “**your**” or “**Eligible Customers**”). To be a new customer means you have not terminated and/or closed your Investment Account in the twelve (12) months prior to the commencement of the Offer Period.

[3] Eligible Customers will be entitled to enjoy 0% Subscription Fee rate for the GoWealth Digital Wealth Advisory Services via WeLab Bank app during the Promotion Period.

[4] 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 Program and/or suspension or termination of all or any of your Account with us. We reserve the right to debit the waived subscription fee 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.

[5] We reserve the right to suspend, modify or terminate this Program 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.

[6] These terms and conditions shall be read in conjunction with our Wealth Management Services Terms and Account Terms. Terms defined in our Wealth Management Services Terms or Account Terms shall have the same meaning when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the Wealth Management Services Terms and the Account Terms, the prevailing order shall be as follows:

- (i) these terms and conditions;
- (ii) the Wealth Management Services Terms; and
- (iii) the Account Terms.

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

**Effective Date: 17 May 2024**

**Disclaimer**

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. The investment products or services mentioned in this webpage are not equivalent to, nor should it be treated as a substitute for, time deposit.

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 independent financial adviser.

The information contained on this Website should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. If you are outside of Hong Kong, please inform yourself about and observe any relevant restrictions. By proceeding with a purchase, you are representing and warranting that you are either resident in Hong Kong or the applicable laws and regulations of your jurisdiction allow you to access the information in this Website or our App and make the purchase.

This webpage/document is issued by Welab Bank Limited. The contents of this webpage/document have not been reviewed by the Securities and Futures Commission in Hong Kong.

### 汇立银行智动投资顾问服务豁免认购费推广计划条款及细则

**注：本网页/文件仅供参考，且不构成投资建议。投资涉及风险，请参阅本网页/文件之重要声明。**

[1] 汇立银行智动投资顾问服务豁免认购费推广计划（「计划」）的推广期为 2024 年 5 月 17 日上午 9 时 30 分至 2024 年 6 月 28 日下午 3 时（「推广期」），或除特别注明外。

[2] 计划只适用于在推广期内于 Welab Bank Limited（「汇立银行有限公司」、「WeLab Bank」、「本行」或「我们」）持有有效或成功开立投资账户（视属何情况而定）之现有客户及新客户（「你」或「合格客户」）。成为汇立银行的新客户代表你在推广期开始前的十二（12）个月内没有终止和/或关闭你的汇立银行投资账户。

[3] 合格客户透过汇立银行 app 使用智动投资顾问服务，均可于推广期内享有 0% 认购费率。

[4] 如果我们认为你违反任何适用法律法规、欺诈、滥用和/或不遵守本计划条款及细则，我们有权撤销你参加本计划的资格及/或暂停或终止你于本行的任何或所有账户。在不作另行通知的情况下，我们有权从你的账户（包括但不限于你的核心账户）扣除我们已经豁免的认购费。另外，我们保留所有采取任何法律行动的权利追讨任何未偿还的款项。

[5] 我们保留随时暂停、修改或终止本计划和/或修改本条款及细则的权利，恕不另行通知。如有争议，我们拥有最终决定权、决定性并具有约束力。

[6] 本条款及细则应与我们的理财服务条款（「理财服务条款」）及账户条款（「账户条款」）一起阅读。除非另有定义，否则在理财服务条款或账户条款中的定义应与本条款及细则具有相同含义。如果本条款及细则与理财服务条款及账户条款不一致，则按以下顺序进行：

(i) 本条款及细则；

(ii) 理财服务条款；及

(iii) 账户条款。

[7] 中英文版本之内容如有任何歧义，在任何情况下概以英文版本为准。

**生效日期：2024 年 05 月 17 日**

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投资涉及风险，基金价格可升可跌，甚至可能变成毫无价值。基于市场情况，部分投资或不能即时变现。请细阅我们的理财服务条款(包括风险披露)，以及相关基金销售文件，以了解我们的理财服务以及基金更多资料，包括其风险因素。



投资决定是由你自行作出的，但你不应投资于本网页所提及之产品或服务，除非中介人于销售此产品时已向你解释经考虑您的财政状况、投资经验及目标后，相关产品或服务是适合你的。

你在作出任何投资决定之前，须评估本身的财务状况、投资目标及经验、承受风险的意愿及能力，并了解有关产品的性质及风险。

倘有任何关于本网页/文件所提及之产品或服务、进行交易或基金涉及性质及风险等方面的疑问，你应征询独立财务顾问的意见。

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如果你在香港境外，请了解并遵守任何相关限制。继续购买即表示你声明并保证你是香港居民，或者你所在司法管辖区的适用法或法规允许你访问本网站或我们的应用程式中的资讯并进行购买。

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