



WeLab Bank GoWealth Tuen Ng Festival Fun Fund Reward (the “Program”) **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 they be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks, please refer to the Disclaimers herein for details.

[1] WeLab Bank GoWealth Tuen Ng Festival Fun Fund Reward (the “**Program**”) shall start from 20 May until 30 May 2025 (both dates inclusive) (the “**Promotion Period**”) or unless otherwise specified. Fund Position Maintenance Period shall start from 31 May 2025 until 31 July 2025 (both dates inclusive) (the “**Maintenance Period**”) or unless otherwise specified.

[2] The Reward Program is only applicable to existing and new customers (“**you**”) who have completed all the below activities during the Promotion Period:

(i) Opened or have a valid Core Account and Investment Account with WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”);

(ii) Maintained any of WeLab Bank accounts’ balance at or over HKD 10,000 or equivalent as of 30 May 2025;

(iii) Successfully subscribed fund(s) by submitting one-time investment instruction via the Featured Funds Services (excluding money market funds[^]) or GoWealth Digital Wealth Advisory (excluding Portfolio 1[^]) for an accumulated investment amount of not less than HKD 10,000 or equivalent, in which the investment amount of each constituent transaction shall not be less than HKD 10,000 or equivalent (“**Eligible Transaction**”), excluding any subscription order that is the first subscription order placed after the successful opening of an Investment Account by a New Customer (as defined below) during the period from the Successful Core Account Opening Date (including that day) to the end of the next calendar month; and

(iv) Continued to hold the valid Core Account and Investment Account during the Maintenance Period.

Note: For the avoidance of doubt, any monthly investment instruction submitted via Featured Fund and GoWealth Digital Wealth Advisory and any transaction with investment amount less than HKD 10,000 or equivalent shall NOT be considered as an Eligible Transaction. New Customer mentioned in clause 2(iii) above means a customer who has not held a Core Account with WeLab Bank in the twelve (12) months prior to the commencement of the WeLab Bank Wealth Management Services Welcome Reward Program, i.e. 9 April 2025.

[3] New and existing customers who have completed all the above activities and hold the positions of Eligible Transaction(s) throughout the Maintenance Period can enjoy a Cash Reward (as defined



hereinbelow) for Eligible Transaction(s) with accumulated investment amount falling into any one of the ranges as specified below. The amount of Cash Reward shall be equal to:

Accumulated investment amount of Eligible Transaction(s) * Cash Reward Rate applicable to the Range of Accumulated Investment Amount * 30/365 ("**Cash Reward**")

In which:

Reward Rate shall be equal to one-month 5.5% annual rate respectively ("**Cash Reward Rate**"). For the avoidance of doubt, Cash Reward Rate is calculated based on a period of 30 calendar days.

Range of Accumulated Investment Amount	One-month Annual Cash Reward Rate	Maintenance Period	Cash Rewards credit to your Core Bank Account
equivalent of HKD 10,000 to HKD 1,000,000	5.5% (Up to HKD 4,520.5)	from 31 May 2025 until 31 July 2025 (both dates inclusive)	On or before 31 Aug 2025

^ All Money Market Funds via Featured Fund and Cash Portfolio in GoWealth Digital Wealth Advisory, which is Portfolio 1, is NOT applicable to this Promotion

[4] In any event, the accumulated investment amount of Eligible Transaction(s) for a customer shall be capped at HKD 1,000,000 or equivalent and the total Cash Reward received by a customer under this Program shall be capped at HKD 4,520.5 (HKD 1,000,000* 5.5%* 30/365). If there are decimal places in the calculation of the cash reward, it will be rounded up to the nearest one decimal place.

[5] Unless we specify otherwise, the Cash Reward will be credited into your WeLab Bank Core Account on or before 31 Aug 2025.

[6] You agree and acknowledge that you are not entitled to receive any Cash Reward if you close your Core Account and/or Investment Account at any time before the Cash Reward amount is credited into your Core Account.

[7] 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 order(s) must be placed before 3:00 pm Hong Kong Time on 30 May 2025.

[8] All eligible transactions during the promotion period can be accumulated and must be maintained during the maintenance period. If you redeem the fund(s):

5.5% Cash Reward: One off or All accumulated Eligible Transaction(s) at HKD 10,000 or equivalent to HKD 1,000,000 or equivalent. If you fully redeem the fund(s) of your Eligible Transaction(s) on or 31 July 2025, you will not be able to enjoy this Program. If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 31 Aug 2025, you will be entitled to the one-month 5.5% annual

rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 10,000 or equivalent.

[9] If the transaction is conducted in a foreign currency, its investment amount will be converted into Hong Kong dollars 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 Eligible Transaction.

[10] Illustrative Examples of Cash Reward

Example 1:

Assuming a customer does not hold any fund position with GoSave 2.0 balance HKD 10,000 before Promotion Period and has performed the following transactions during the Promotion Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
22 May 2025	Subscribe Fund A HKD 10,000	HKD 10,000
23 May 2025	Subscribe Fund B HKD 40,000	HKD 40,000

The eligible fund position is maintained until the end of the Maintenance Period. Accumulated Eligible Transaction amount is HKD 50,000 and hold till the end of 31 July 2025, hence, the customer can enjoy one-month 5.5% annual rate Cash Reward of HKD 226.0 = HKD 50,000 * 5.5% * 30/365.

Example 2:

Assuming a customer does not hold any fund position with GoSave 2.0 balance HKD 10,000 before Promotion Period and has performed the following transactions during the Promotion Period.

Date	Transaction Detail(s)	Eligible Transaction Amount
22 May 2025	Subscribe Fund A HKD 55,000	HKD 55,000
23 May 2025	Subscribe Fund A HKD 5,000	HKD 0
30 Jun 2025	Redeemed Fund A HKD 5,000	-HKD 5,000

Fund A is partially redeemed. Accumulated Eligible Transaction amount is HKD 50,000 and hold till the end of 31 July 2025, hence, the customer can enjoy one-month 5.5% annual rate Cash Reward of HKD 226.0 = HKD 50,000 * 5.5% * 30/365.

Example 3:

Assuming a customer has Fund B HKD 5,000 and Fund C HKD 10,000 with GoSave 2.0 balance HKD 10,000 before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
22 May 2025	Subscribe Fund D HKD 25,000	HKD 25,000
23 May 2025	Subscribe Fund C HKD 25,000	HKD 25,000

The eligible fund position is maintained until the end of the Maintenance Period. Accumulated Eligible Transaction amount is HKD 50,000 and hold till the end of 31 Jul 2025, hence, the customer can enjoy one-month 5.5% annual rate Cash Reward of HKD 226.0 = HKD 50,000 * 5.5% * 30/365.

Example 4:

Assuming a customer has Fund C HKD 10,000 and Fund E HKD 50,000 which investment account balance is HKD 60,000 or before Promotion Period and has performed the following transactions during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
22 May 2025	Subscribe Fund B HKD 50,000	HKD 50,000
23 May 2025	Redeemed Fund C HKD 10,000	NA
26 May 2025	Subscribe Fund B HKD 50,000	HKD 50,000
30 Jun 2025	Redeemed Fund B HKD 50,000	-HKD 50,000

Fund B is partially redeemed. Accumulated Eligible Transaction amount is HKD 50,000 and hold till the end of 31 July 2025, hence, the customer can enjoy one-month 5.5% annual rate Cash Reward of HKD 226.0 = HKD 50,000 * 5.5% * 30/365.

Example 5:

Assuming a customer does not hold any fund position before Promotion Period and has performed the following transaction during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
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22 May 2025	Subscribe Portfolio A via GoWealth Digital Wealth Advisory HKD 50,000	HKD 50,000
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Eligible Transaction amount is HKD 50,000 and hold till the end of 31 Jul 2025, hence, the customer can enjoy one-month 5.5% annual rate Cash Reward of HKD 226.0 = $\text{HKD } 50,000 \times 5.5\% \times 30/365$.

Example 6:

Assuming a customer does not hold any fund position before Promotion Period and has performed the following transaction during the Promotion Period:

Date	Transaction Detail(s)	Eligible Transaction Amount
22 May 2025	Subscribe Fund E HKD 1,200,000	HKD 1,000,000

Eligible Transaction amount is HKD 1,200,000 as the transaction reaches the cap of HKD 1,000,000 and hold till the end of 31 July 2025, hence, the customer can enjoy one-month 5.5% annual rate Cash Reward of HKD 4,520.5 = $\text{HKD } 1,000,000 \times 5.5\% \times 30/365$

[11] Cash Reward is not a fee waiver, your Eligible Transaction(s) will be charged with relevant fees and charges (if applicable). For GoWealth fees and charges information, please refer to WeLab Bank's website for the General Service Charges.

[12] 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, (iv) the dates on which the transactions are carried out and (v) fund units.

[13] All Cash Reward amount cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.

[14] 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 Cash Reward 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.

[15] We reserve the right to retain any cash rewards from your account (including but not limited to your core account) that we have distributed but may not necessarily applicable for you without prior notice.

[16] 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.

[17] This Program cannot be used in conjunction with other special promotions, discounts or promotional offers related to GoWealth Digital Wealth Advisory Services or Featured Funds unless



otherwise specified. In any event, any subscription order that is the first subscription order placed after the successful opening of an Investment Account by a New Customer during the period from the Successful Core Account Opening Date (including that day) to the end of the next calendar month, regardless of whether it is considered as an Eligible Transaction or subsequently withdrawn, cancelled or declined, will only be considered solely by the "WeLab Bank Wealth Management Services Welcome Reward Program" and will be excluded from this Program.

[18] 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**.

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

Effective Date: 20 May 2025

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.

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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.

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