

WeLab Bank 活期存款特「息」計劃條款及細則

1. WeLab Bank 活期存款特「息」計劃（「計劃」）推廣由 2023 年 10 月 1 日至 2024 年 1 月 31 日（「推廣期」），或直至根據下文第 10 條規定另行通知。
2. 本計劃只適用於在推廣期內成功開立匯立銀行有限公司（「WeLab Bank」、「本行」或「我們」）核心賬戶，及未曾於 2023 年 10 月 1 日的過去 12 個月內終止和／或關閉其 WeLab Bank 賬戶的新客戶（「新客戶」）。
3. 「成功開立賬戶日」指新客戶收到 WeLab bank 迎新電郵當天。
4. 新客戶於核心賬戶中的所有核心賬戶之存款（「合資格存款」）在成功開立賬戶日起首 30 天（「特「息」計劃有效期」）可獲得**額外年利率** 1.99%，於整個特「息」計劃有效期間同時於 WeLab Bank app 選擇以所有途徑接收本行的推廣資訊（包括電郵、電話、短訊及推送通知），可獲**加碼獎賞年利率** 1%。如新客戶於特「息」計劃有效期間關閉任何接收途徑推廣資訊，新客戶不能獲得任何加碼獎賞年利率之現金回贈。
5. 額外年利率及加碼獎賞年利率將以現金回贈（「現金回贈」）發放。現金回贈將按 365 日（閏年的情況下為 366 日）每日單利息基準計算：

現行年利率*	額外年利率	加碼獎賞年利率
0.01%	+ 1.99%	+1%

*我們目前為你的核心賬戶提供的港元現行年利率為 0.01%。這僅供參考，本行可全權酌情決定不時更改。你可以從我們的網站或 WeLab Bank app 查閱核心賬戶的現行利率。

展示例子 1:

日期	詳情	可享有利率
2023 年 10 月 1 日	成功開立賬戶並於「特「息」計劃有效期」保持開啟所有接收途徑推廣資訊	現行年利率 0.01% + 額外年利率 1.99% + 加碼獎賞年利率 1% = 共享有 3% 年利率

展示例子 2:

日期	詳情	可享利率
2023 年 10 月 1 日	成功開立賬戶並開啟所有接收途徑推廣資訊	特「息」計劃有效期間 不獲 加碼獎賞年利率 +1%，只可享現行年利率 0.01% + 額外年利率 1.99% = 可享有 2% 年利率
2023 年 10 月 10 日	關閉其中一個接收途徑推廣資訊	

- 於核心賬戶中的合資格存款結餘將會以本行系統每日結算時間作計算。如有爭議，我們擁有最終決定權、決定性並具有約束力，恕不另行通知。
- 你的核心賬戶的利息計算參數如下：
 - 根據你核心賬戶的每日存款餘額和我們在計息日的核心賬戶現行年利率；和
 - 以 365 日（閏年的情況下為 366 日）每日單利息基準累計。
- 額外年利率** 及 **加碼獎賞年利率** 所計算的現金回贈將於你的「特「息」計劃有效期」完結後的下一個曆月的 15 個工作天內以現金回贈的方式存入你的核心賬戶，現金回贈將以四捨五入至最接近的仙位計算。
- 本行可全權酌情決定不時更改現金回贈之額外年利率或加碼獎賞年利率。
- 如本計劃現金回贈之額外年利率或加碼獎賞年利率有任何變動（如有），或計劃的結束日期之更改（如有）我們將會提前 14 天通過電郵通知受影響之客戶。
- 除非另有述明，本計劃不可同時與本行核心賬戶年利率相關之優惠同時使用。如新客戶於特「息」計劃有效期間提取任何貸款，或符合參與其他核心賬戶年利率相關之優惠的資格，你將於提取首筆貸款當日或符合該等優惠的資格當日（視屬何情況而定）起計不再獲得本計劃之現金回贈。
- 現金回贈不得轉讓、退還、交換或轉換為其他形式。
- 如果你的核心賬戶在現金回贈存入你的核心賬戶之前的任何時間關閉，即代表你無權獲得任何現金回贈。

14. 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，我們不會向你發放任何現金回贈及/或我們有權從你的賬戶（包括但不限於你的核心賬戶）扣除我們已經發放的現金回贈。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。
15. 我們保留隨時暫停、修改或終止此計劃和/或修改這些條款及細則的權利，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。
16. 除非另有定義，否則在我們的賬戶條款中的定義應與本計劃條款及細則具有相同含義。
17. 這些條款及細則應與我們的賬戶條款一起閱讀。如果這些條款及細則與賬戶條款之間存在差異或不一致，則以這些條款和條件為準。
18. 如本條款及細則的中英文版本有任何差異，概以英文版本為準。

核心賬戶存款是符合香港的存款保障計劃保障資格的存款。

WeLab Bank Special Savings Interest Rate Program Terms & Conditions

1. The **WeLab Bank Special Savings Interest Rate Program (“Program”)** shall start from 1 Oct 2023 until 31 Jan 2024 (“**Promotion Period**”) or as specified pursuant to Clause 10 below.
2. The Program is applicable to the customers who have successfully opened a Core Account with WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”) during the Promotion Period and have not terminated and/or closed the WeLab Bank account within the past 12 months on or before 1 Oct 2023 (“**New Customers**”, “**you**” or “**your**”).
3. The date of successful account opening is the date when a New Customer receives the WeLab Bank Welcome email (“**Date of Successful Account Opening**”).
4. Funds placed in your Core Account (“**Eligible Deposit**”) will be entitled to an **Additional Interest Rate** of 1.99% for the first 30 days from the Date of Successful Account Opening (“**Cash Rebate Period**”). If you agree to receive marketing promotion from WeLab Bank (“**opt-in**”) through all promotion channels (including email, phone call, SMS and push notification) on the WeLab Bank app during the whole Cash Rebate Period, you will receive an **Extra Interest Rate** of 1%. If you cancel opting-in to any of the promotion channels during the Cash Rebate Period, you will not enjoy any cash rebate from Extra Interest Rate.
5. The Additional Interest Rate and Extra Interest Rate for Eligible Deposit will be offered as cash rebate (“**Cash Rebate**”). The Cash Rebate will be calculated daily in simple interest instead of compound interest on a 365-day basis (a 366-day basis in the case of a leap year) based on the interest rate as below:

Current Prevailing Interest Rate*	Additional Interest Rate	Extra Interest Rate
0.01%	+1.99%	+1%

* Our current prevailing interest rate for HKD for your Core Account is 0.01%. It is for reference only and is subject to change from time to time and at the Bank’s sole and absolute discretion. The latest prevailing interest rate for your Core Account can be obtained from our website or WeLab Bank app.

Example 1:

Date	Account Activities	Eligible Interest Rate
1 Oct 2023	Successful Account Opening & Opt-in to all promotion channels during the whole Cash Rebate Period	Current Prevailing Interest Rate 0.01% + Additional Interest Rate 1.99% + Extra Interest Rate 1% = Total 3% of Annual Interest Rate

Example 2:

Date	Account Activities	Eligible Interest Rate
1 Oct 2023	Successful Account Opening & Opt-in to all promotion channels	During the Cash Rebate Period, the customer cannot enjoy the Extra Interest Rate 1% but are only entitled to the Current Prevailing Interest Rate 0.01% + Additional Interest Rate 1.99% = Total 2% of Annual Interest Rate
10 Oct 2023	Cancelling opt-in to any of the promotion channels	

6. The eligible daily deposit balance in the Core Account will be counted based on our system's day end balance each day. In the event of a dispute, our decision shall be final, conclusive, and binding.
7. For the avoidance of doubt, the interest of your Core Account will still be calculated:
 - a. based on the total daily deposit balance of your Core Account and our prevailing interest rate for the Core Account as at the interest calculation day; and
 - b. accrue daily on a simple and 365-day basis (a 366-day basis in the case of a leap year).
8. The **Additional Interest Rate** and **Extra Interest Rate** for the Cash Rebate will be credited into your Core Account within 15 working days of the next calendar month after the completion of your Cash Rebate Period. The Cash Rebate will be rounded to the nearest cent.
9. The Additional Interest Rate and Extra Interest Rate for the Cash Rebate is for reference only and are subject to change from time to time and at the Bank's sole and absolute discretion.
10. You will be given 14 days advance notice of the change to the end date, Additional Interest Rate and/or Extra Interest Rate of the Program (if any) by us through email.
11. Unless otherwise specified, this Program cannot be used in conjunction with other promotional programs related to interest rate of Core Account. If New Customer drawdowns any loan or is eligible to participate in any other promotional program related to interest rate of Core Account during the Cash Rebate Period, you will not receive any cash rebate starting from the loan drawdown date or becoming eligible to such promotional program (as the case may be).
12. The Cash Rebate cannot be transferred, returned, exchanged, or converted into other forms unless otherwise specified by us.
13. You agree and acknowledge that you are not entitled to receive any Cash Rebate if you close your Core Account at any time before the Cash Rebate is credited to your Core Account.
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 the Program and/or suspension or termination of all or any of your Account with us. We shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to debit the Cash Rebate 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 suspend, modify or terminate this Program and/or amend these terms and conditions at any time without prior notice. In the event of a dispute, our decision shall be final, conclusive, and binding.
16. Unless otherwise defined, terms defined in our Account Terms shall have the same meanings as in these Program Terms and Conditions when used herein.
17. These terms and conditions shall be read in conjunction with our Account Terms. In the event of discrepancies or inconsistencies between these terms and conditions and the Account Terms, these terms and conditions shall prevail.
18. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Core Account's deposit is a deposit qualified for protection under the Deposit Protection Scheme in Hong Kong.