

### WeLab Bank GoWealth 特選客戶現金獎賞（「獎賞」）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 特選客戶現金獎賞（「獎賞」）的推廣期為 2023 年 7 月 20 日至 2023 年 7 月 31 日（包括首尾兩天）（「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）並收到由我們發送的相關獎賞通知電郵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] 合資格客戶須於推廣期內，透過 WeLab Bank app 使用自選基金服務，均可獲享下文第 5 條所定義的現金獎賞（「現金獎賞」）。

[4] 本活動之條款及細則中：

(i) 「合資格交易」指經 WeLab Bank app 內的自選基金服務認購基金交易，包括一次性投資及每月投資。為免生疑，經 GoWealth 智動投資顧問以認購基金的交易將不會被視為合資格交易。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，你必需於 2023 年 7 月 31 日香港時間下午 3 時正前提交所有合資格交易指示。

(ii) 受限以下(iii)及(iv)條款，於推廣期內的「累計新投資金額」等於該期間內所有合資格交易的累計投資金額淨值。若你於推廣期內贖回任何有關自選基金服務基金持倉，其贖回交易金額將會從該期間內的累計新投資金額扣除。

(iii) 「每日平均基金持倉價值」指 2023 年 8 月 4 日至 9 月 29 日(包括首尾兩日)（「基金持倉維持期」）的每日自選基金服務持倉平均價值。在計算每日平均基金持倉價值時，每日的基金持倉價值將以(i) 如相關基金為外幣基金，由本行所釐定的該日的實際匯率及(ii) 基金持倉維持期首日(即 2023 年 8 月 4 日)的相關基金單位價格計算。每日平均基金持倉價值將四捨五入至仙位計算。

(iv) 如每日平均基金持倉價值低於基金持倉維持期首日的自選基金服務的基金持倉價值，其差額將會從累計新投資金額扣除，以計算現金獎賞之總值。於基金持倉維持期首日的自選基金服務的基金持倉價值將以 2023 年 8 月 4 日的相關基金單位價格並將四捨五入至仙位計算。如相關基金為外幣基金，由本行所釐定的 2023 年 8 月 4 日的實際匯率計算。

(v) 交易時間以香港時間為準。

(vi) 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，四捨五入至仙位計算，以作累計新投資金額計算之用。

[5] 受限於第 4 條，每 HKD 20,000 或港幣等值合資格交易的累計新投資金額，並維持其每日平均基金持倉至獎賞計算日，可獲享 HKD 100 現金獎賞（「現金獎賞」）。而現金獎賞上限為 HKD 1,000。

[6] 累計新投資金額將以四捨五入至最接近的整數計算。

例子：

假設客戶於推廣期前已持有 HKD 5,000 基金 B 及 HKD 10,000 基金 C，並於推廣期進行以下交易：

| 日期              | 交易詳情                 | 備注                    |
|-----------------|----------------------|-----------------------|
| 2023 年 7 月 20 日 | 認購基金 A<br>HKD 50,000 | 累計新投資金額<br>HKD 50,000 |
| 2023 年 7 月 25 日 | 贖回基金 B<br>HKD 5,000  | 累計新投資金額<br>HKD 45,000 |

假設客戶於基金持倉維持期間，只有於 2023 年 9 月 26 日贖回 HKD 10,000 基金 C，並於 2023 年 9 月 29 日完成結算：

| 日期   | 自選基金服務基金持倉價值                         | 備注                                |
|--|--------------------------------------|-----------------------------------|
| 2023 年 8 月 4 日   | 基金 A: HKD 50,000<br>基金 C: HKD 10,000 | 基金持倉價值以 2023 年 8 月 4 日的相關基金單位價格計算 |
| 2023 年 9 月 29 日  | 基金 A: HKD 50,000                     |                                   |
| 每日平均基金持倉價值 = $\text{HKD } 60,000 / 57 * 56 + \text{HKD } 50,000 / 57 = \text{HKD } 59,824.56$<br>基金持倉價值差額 = $\text{HKD } 60,000 - \text{HKD } 59,824.56 = \text{HKD } 175.44$<br>最終累計新投資金額 = $\text{HKD } 45,000 - \text{HKD } 175.44 = \text{HKD } 44,824.56$<br>現金獎賞 = HKD 200 |                                      |                                   |

[7] 現金獎賞並非費用豁免，你的合資格交易將會被收取相關費用（如適用）。

[8] 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。

[9] 除非我們另有規定，現金獎賞將於推廣期完結後九十(90)曆日內存入你的 WeLab Bank 核心賬戶。你的 WeLab Bank 核心賬戶及投資賬戶狀況必須於現金獎賞存入時為有效及正常，否則你將不能獲取有關回贈。

[10] 除非我們另有規定，所有現金獎賞之金額均不得轉讓、退還、交換或轉換為其他形式。

[11] 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）扣除我們已經派發的現金獎賞。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。

[12] 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。

[13] 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。

[14] 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 7 月 20 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/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 Selected Customers Cash Reward Program (the “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 Selected Customers Cash Reward Program (the “Program”) shall start from 20 July 2023 until 31 July 2023 (both dates inclusive) (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**”) and received the relevant Program notification emails from us 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 the Cash Reward specified in Clause 5 below under the Featured Funds Services via WeLab Bank app during the Promotion Period.

[4] In these terms and conditions:

(i) “Eligible Transaction(s)” shall mean subscription for mutual fund(s) via the Featured Funds Services of Wealth Management Services in the WeLab Bank App, covering one-time investment and monthly investment. For the avoidance of doubt, subscription for mutual fund(s) via the GoWealth Digital Wealth Advisory Services shall not be an Eligible Transaction. Subscription order cut-off time is 3:00 pm HKT of a dealing day, which means all Eligible Transaction orders must be placed on or before 3:00 pm HKT 31 July 2023.

(ii) Subject to the sub-clauses (iii) and (iv) below, “Accumulated New Investment Amount” shall be equal to the net accumulated investment amount of all Eligible Transactions during such period. If any mutual fund position under Featured Funds Services is redeemed, the redemption amount shall be excluded from counting towards the Accumulated New Investment Amount within such period.

(iii) “Daily Average Fund Position Value” shall mean the daily average value of your fund position(s) under the Featured Funds Services from 4 August to 29 September 2023(both days inclusive)(“**Fund Position Maintenance Period**”). When calculating the Daily Average Fund Position Value, the fund position(s) value of each day shall be calculated based on (i) if the relevant fund(s) is/are denominated in foreign currency, the relevant prevailing foreign exchange rate of such day determined by us and (ii) the NAV per unit of the relevant fund(s) at the start of the Fund Position Maintenance Period (i.e. on 4 August 2023). The Daily Average Fund Position Value will be rounded to the nearest cent.

(iv) If the Daily Average Fund Position Value is lower than the value of your fund position under Featured Fund Services at the start of the Fund Position Maintenance Period (i.e. on 4 August 2023), the difference will be deducted from your Accumulated New Investment Amount for the calculation of the Cash Reward. The value of your fund position under Featured Fund Services at the start of the Fund Position Maintenance Period will be calculated based on the NAV per unit of the relevant fund(s) on 4 August 2023 and rounded to the nearest cent. And if the relevant fund(s) is/are denominated in foreign currency, the relevant prevailing foreign exchange rate of such day determined by us on 4 Aug 2023.

(v) Transaction time will be based on HKT.

(vi) If a transaction is conducted in 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 cent for calculation of the Accumulated New Investment Amount.

[5] Subject to Clause 4, you will be entitled to HKD 100 cash reward for every HKD 20,000 (or HKD equivalent) Accumulated New Investment Amount of your Eligible Transaction(s) (“Cash Reward”), with your Daily Average Fund Position maintained until Reward Calculation Date. The Cash Reward is capped at HKD 1,000.

[6] The Accumulated New Investment Amount will be calculated and rounded to the nearest integer.

Illustrative Example:

A customer has held HKD 5,000 Fund B and HKD 10,000 Fund C before Promotion Period and has performed the following transactions during the Promotion Period:

| Date         | Transaction Detail(s)          | Remark(s)                                       |
|--------------|--------------------------------|---|
| 20 July 2023 | Subscribe Fund A<br>HKD 50,000 | Accumulated New Investment Amount<br>HKD 50,000 |
| 25 July 2023 | Redeem Fund B<br>HKD 5,000     | Accumulated New Investment Amount<br>HKD 45,000 |

Assume during the Fund Position Maintenance Period, the customer has only placed a redemption order of HKD 10,000 for Fund C on 26 September 2023, and completed settlement on 29 September 2023:

| Date   | Featured Funds Services Fund Position Value | Remark(s)   |
|--|---|---|
| 4 August 2023  | Fund A: HKD 50,000<br>Fund C: HKD 10,000    | Fund position values are calculated based on NAV per unit of the relevant fund(s) as of 4 August 2023 |
| 29 September 2023  | Fund A: HKD 50,000                          |   |
| Daily Average Fund Position Value = $\text{HKD } 60,000 / 57 * 56 + \text{HKD } 50,000 / 57 = \text{HKD } 59,824.56$<br>Fund Position Value Difference = $\text{HKD } 60,000 - \text{HKD } 59,824.56 = \text{HKD } 175.44$<br>Final Accumulated New Investment Amount = $\text{HKD } 45,000 - \text{HKD } 175.44 = \text{HKD } 44,824.56$<br>Cash Reward = HKD 200 |   |   |

[7] Cash Reward is not a fee waiver, your Eligible Transaction(s) will be charged with relevant fees and charges (if applicable).

[8] 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 on which the transactions are carried out.

[9] Cash Reward will be credited to your WeLab Bank Core Account within 90 calendar days after the end of the Promotion Period unless otherwise specified. Your WeLab Bank Core Account and Investment



Account status must remain valid and normal at the time when the Cash Reward is credited to you. Otherwise, the Cash Reward will be forfeited absolutely.

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

[11] 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.

[12] 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.

[13] 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 meanings 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.

[14] 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 July 2023**

#### **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.

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.

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