

WeLab Bank GoWealth 新舊客戶三月 Fund 享節獎賞活動（「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。此提及的投資產品或服務並不同，亦不應被視為定期存款的替代品。它並非受保障存款，亦不受香港存款保障計劃保障。投資涉及風險，請參閱本網頁/文件之重要聲明。

[1] WeLab Bank GoWealth 新舊客戶三月 Fund 享節獎賞活動（「獎賞」）的推廣期為 2024 年 3 月 14 日至 2024 年 3 月 28 日（包括首尾兩天）（「推廣期」），或除特別註明外。基金持倉維持期為 2024 年 3 月 29 日至 6 月 28 日（包括首尾兩天）（「維持期」），或除特別註明外。

[2] 獎賞活動只適用於在推廣期完成以下任務的新舊客戶（「你」）：

(i) 於 WeLab Bank Limited（「匯立銀行有限公司」、「WeLab Bank」、「本行」或「我們」）成功開立或持有核心賬戶及投資賬戶；

(ii) 截至 2024 年 3 月 28 日，於本行任何賬戶結餘 HKD 38,000 或以上；

(iii) 一筆過交易金額達 HKD 10,000 或以上，成功認購自選基金服務(不包括貨幣市場基金[^])或 GoWealth 智動投資顧問(不包括基金組合 1[^])（「合資格交易」），累計所有合資格交易投資金額達 HKD 38,000；及

註：為免生疑，任何經自選基金、GoWealth 智動投資顧問以月供形式買入基金，以及任何低於 HKD 10,000 的有效交易指示，將不會被視為此獎賞活動的合資格交易。

(iv) 於維持期內持有有效的核心賬戶及投資賬戶。

[3] 新舊客戶完成以上全部任務，並在基金維持期內持有倉位，累計合資格投資金額達到下列任何一個範圍，可享有現金獎勵。現金獎勵金額應等於：

合資格交易累計投資金額 * 累計投資金額範圍適用之現金獎賞率 * 30/365（「現金獎賞」）

其中：

獎賞率分別等於一個月年利率 13.14%、8.8%或 3.8%（「現金獎賞率」）。

| 累計所有合資格交易投資金額範圍 | 一個月年率現金獎賞 | 基金持倉維持期 | 獎賞存入核心賬戶日期 |
|-----------------------------|---------------------------|---------------------------|--------------------|
| HKD 131,400 至 HKD 1,000,000 | 13.14% (高達 HKD 10,800) | 2024 年 3 月 29 日至 6 月 28 日 | 2024 年 7 月 19 日或以前 |
| HKD 88,000 至 HKD 131,399 | 8.8% (高達 HKD 950.4) | | |
| HKD 38,000 至 HKD 87,999 | 3.8% (高達 HKD 274.8) | | |

^是次推廣不適用於所有貨幣市場基金，以及 GoWealth 智動投資顧問內的現金組合，即投資組合 1。

[4] 每位客戶所有一筆過或累計合資格交易的投資總和上限為 HKD 1,000,000，而本獎賞下所獲得的現金獎賞總額上限為 HKD 10,800($\text{HKD } 1,000,000 * 13.14\% * 30/365$)。若計算現金獎賞出現小數點，將四捨五入至小數後一個位。

[5] 除非我們另有規定，現金獎賞將於 2024 年 7 月 19 日或以前，存入你的 WeLab Bank 核心賬戶。

[6] 你同意並承認如果你在現金獎勵金額存入你的核心賬戶之前關閉你的核心賬戶和/或投資賬戶，你將無權獲得任何現金獎勵。

[7] 交易時間以香港時間為準，交易指示的截止時間為基金交易日香港時間下午 3 時正，因此，你必需於 2024 年 3 月 28 日香港時間下午 3 時正前提交所有合資格交易指示。

[8] 於推廣期內的所有合資格交易可以累計，並必須於維持期內維持，當出現贖回情況：若你在 2024 年 6 月 28 日或之前，全額贖回累計合資格交易的資金，你將無法享受任何獎賞。若你於 2024 年 6 月 28 日或之前贖回部分合資格交易的資金，則僅計算你於 2024 年 6 月 28 日剩餘合資格交易的結餘作為合資格交易的累計投資金額，將以於根據上述第 3 條所規定的公式和表格計算你將有權獲得的現金獎勵。以下範例說明維持期結束前出現贖回的情況：

13.14%獎賞：所有一筆過或累計合資格交易的投資額達 HKD 131,400 或以上至 HKD 1,000,000，若你於 2024 年 6 月 28 日或之前贖回部分累計合資格交易的資金，剩餘累計合資格交易金額達 HKD 131,400 或以上，仍可獲得剩餘累計合資格交易金額的一個月 13.14% 年率現金獎賞。**8.8%獎賞：**若你於 2024 年 6 月 28 日或之前贖回部分累計合資格交易的資金，剩餘累計合資格交易金額達 HKD 88,000 元或以上，仍可獲得剩餘累計合資格交易金額的一個月 8.8% 年率現金獎賞。**3.8%獎賞：**若你於 2024 年 6 月 28 日或之前贖回部分累計合資格交易的資金，剩餘累計合資格交易金額達 HKD 38,000 元或以上，仍可獲得剩餘累計合資格交易金額的一個月 3.8% 年率現金獎賞。

8.8%獎賞：所有一筆過或累計合資格交易的投資額達 HKD 88,000 或以上至 HKD 131,399，若你於 2024 年 6 月 28 日或之前贖回部分累計合資格交易的資金，剩餘累計合資格交易金額達 HKD 88,000 元或以上，仍可獲得剩餘累計合資格交易金額的一個月 8.8% 年率現金獎賞。**3.8%獎賞：**若你於 2024 年 6 月 28 日或之前贖回部分累計合資格交易的資金，剩餘累計合資格交易金額達 HKD 38,000 元或以上，仍可獲得剩餘累計合資格交易金額的一個月 3.8% 年率現金獎賞。

3.8%獎賞：所有一筆過或累計合資格交易的投資額達 HKD 38,000 或以上至 HKD 87,999，若你於 2024 年 6 月 28 日或之前贖回部分累計合資格交易的資金，剩餘累計合資格交易金額達 HKD 38,000 元或以上，仍可獲得剩餘累計合資格交易金額的一個月 3.8% 年率現金獎賞。

[9] 若交易以外幣進行，其投資金額將於交易當日根據我們確定的相關現行外匯匯率換算為港元，並四捨五入至最接近的整數以計算合資格交易。

[10] 現金獎賞參考例子如下

例子一：

假設客戶於推廣期前沒有持有任何基金，於推廣期進行以下交易：

| 日期 | 交易詳情 | 備注 |
|------------|----------------------|-----------------------|
| 2024年3月19日 | 認購基金 A HKD 20,000 | 合資格交易金額 HKD 20,000 |
| 2024年3月22日 | 認購基金 B HKD 20,000 | 合資格交易金額 HKD 20,000 |

假設客戶於基金持倉維持期期間沒有贖回任何基金，累計合資格交易達 HKD 40,000，持倉至 6 月 28 日，可享一個月 3.8%獎賞， $=\text{HKD } 40,000 * 3.8\% * 30/365=\text{HKD}124.9$ 現金獎賞。

例子二：

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，於推廣期進行以下交易：

| 日期 | 交易詳情 | 備注 |
|------------|----------------------|-----------------------|
| 2024年3月15日 | 認購基金 D HKD 80,000 | 合資格交易金額 HKD 80,000 |
| 2024年3月20日 | 認購基金 C HKD 60,000 | 合資格交易金額 HKD 60,000 |

假設客戶於基金持倉維持期期間沒有贖回任何基金，累計合資格交易達 HKD 140,000，持倉至 6 月 28 日，可享一個月 13.14%， $=\text{HKD } 140,000 * 13.14\% * 30/365=\text{HKD } 1,512$ 現金獎賞。

例子三：

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

| 日期 | 交易詳情 | 備注 |
|------------|----------------------|----------------------------------|
| 2024年3月18日 | 認購基金 B HKD 80,000 | 合資格交易金額 HKD 80,000 |
| 2024年3月19日 | 贖回基金 C HKD 10,000 | NA |
| 2024年3月20日 | 認購基金 E HKD 8,000 | NA(一筆過交易金額不達 HKD 10,000，不是合資格交易) |
| 2024年3月22日 | 贖回基金 B HKD 30,000 | 合資格交易金額 -HKD 30,000 |

客戶曾經於推廣期部份贖回基金 B，累計合資格交易達 HKD 50,000，假設於基金持倉維持期期間沒有贖回任何基金，持倉至 6 月 28 日，可享一個月 3.8%， $=\text{HKD}50,000*3.8\%*30/365=\text{HKD}156.2$ 現金獎賞。

例子四：

假設客戶於推廣期前已持有 HKD 20,000 基金 C 及 HKD 40,000 基金 D，於推廣期進行以下交易：

| 日期 | 交易詳情 | 備注 |
|------------|-----------------------|------------------------|
| 2024年3月20日 | 認購基金 B HKD 200,000 | 合資格交易金額 HKD 200,000 |
| 2024年3月22日 | 贖回基金 C HKD 10,000 | NA |
| 2024年3月26日 | 贖回基金 B HKD 10,000 | 合資格交易金額 -HKD 10,000 |

客戶曾經推廣期部份贖回基金 B，合資格交易金額餘下 HKD 190,000，持倉至 6 月 28 日，可享一個月 13.14% 獎賞， $=\text{HKD}190,000 * 13.14\% * 30/365 = \text{HKD}2,052$ 現金獎賞。

例子五：

假設客戶於推廣期時沒有任何持倉，並於推廣期進行以下交易：

| 日期 | 交易詳情 | 備注 |
|------------|-----------------------|------------------------|
| 2024年3月21日 | 認購基金 A HKD 150,000 | 合資格交易金額 HKD 150,000 |
| 2024年3月22日 | 認購基金 B HKD 100,000 | 合資格交易金額 HKD 100,000 |
| 2024年4月2日 | 認購基金 C HKD 13,000 | NA(不在推廣期內認購) |

假設客戶於基金持倉維持期期間沒有贖回任何基金，累計所有合資格交易達 HKD 250,000，持倉至 6 月 28 日，可享一個月 13.14%， $=\text{HKD}250,000 * 13.14\% * 30/365 = \text{HKD}2,700$ 現金獎賞。

例子六：

假設客戶於推廣期時沒有任何持倉，並於推廣期進行以下交易：

| 日期 | 交易詳情 | 備注 |
|------------|-----------------------------------|------------------------|
| 2024年3月19日 | 一筆過經智動投資顧問認購基金組合 A HKD 200,000 | 合資格交易金額 HKD 200,000 |

截至 3 月 28 日，假設客戶於基金持倉維持期期間沒有贖回基金，一筆過合資格交易達 HKD 200,000，持倉至 6 月 28 日，可享一個月 13.14%， $=\text{HKD}200,000 * 13.14\% * 30/365 = \text{HKD}2,160$ 現金獎賞。

例子七：

假設客戶於推廣期時沒有任何持倉，並於推廣期進行以下交易：

| 日期 | 交易詳情 | 備注 |
|------------|--------------------------|--------------------------|
| 2024年3月20日 | 認購基金組合 E HKD1,200,000 | 合資格交易金額 HKD 1,000,000 |

截至 3 月 28 日，假設客戶於基金持倉維持期期間沒有贖回基金，一筆過合資格交易達 HKD 1,200,000，但合資格交易上限為 HKD1,000,000，持倉至 6 月 28 日，可享一個月 13.14%， $=\text{HKD}1,000,000 * 13.14\% * 30/365 = \text{HKD}10,800$ 現金獎賞。

[11] 現金獎賞並非費用豁免，你的合資格交易將會被收取相關基金認購費用（如適用）。有關理財服務的收費詳情，請參閱一般服務收費。

[12] 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、(v)基金單位。

[13] 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。

[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。

[15] 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。

[16] 除非我們另有規定，本推廣活動不可與其他有關 GoWealth 智動投資顧問或自選基金服務之優惠、折扣或推廣一同使用。

[17] 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。

[19] 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 3 月 14 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你的財政狀況、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 New and Existing Customers March Fund Festival Cash Reward Program (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 New and Existing Customers March Fund Festival Cash Reward Program (the "Program") shall start from 14 March until 28 March 2024 (both dates inclusive) (the "Promotion Period") or unless otherwise specified. Fund Position Maintenance Period shall start from 29 March 2024 until 28 June 2024 (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) Any of WeLab Bank accounts' balance at or over HKD 38,000 as of 28 March 2024;
- (iii) Successfully subscribe 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 38,000 in which the investment amount of each constituent transaction shall not be less than HKD 10,000 ("Eligible Transaction"); and

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 shall NOT be considered as an Eligible Transaction.

- (iv) Hold the valid Core Account and Investment Account during the Maintenance Period.

[3] New and existing customers who fulfill all the above activities and hold the positions throughout the Maintenance Period can enjoy Cash Reward 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 13.14%, 8.8% or 3.8% annual rate respectively ("Cash Reward Rate").

| Range of Accumulated Investment Amount | One Month Annual Cash Reward Rate | Maintenance Period | Cash Rewards credit to your Core Bank Account |
|--|-----------------------------------|--------------------------|---|
| HKD 131,400 to HKD 1,000,000 | 13.14% (Up to HKD 10,800) | 29 March to 28 June 2024 | On or before 19 July 2024 |
| HKD 88,000 to HKD 131,399 | 8.8% (Up to HKD 950.4) | | |
| HKD 38,000 to HKD 87,999 | 3.8% (Up to HKD 274.8) | | |

^ 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 and the total Cash Reward received by a customer under this Program shall be capped at HKD 10,800 ($1,000,000 \times 13.14\% \times 30/365$). 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 19 July 2024.

[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 28 March 2024.

[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) of all your Eligible Transaction(s) in full on or before 28 June 2024, you will not be entitled to enjoy this Program. If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, only the balance of your remaining Eligible Transaction(s) as of 28 June 2024 will be counted as the accumulated investment amount of Eligible Transaction(s) which will be used for calculating the Cash Reward you will be entitled to in accordance with the formula and table set out in Clause 3 above. The following examples illustrate situations where redemption happen before the end of maintenance period:

13.14% Cash Reward: One off or All accumulated Eligible Transaction(s) at or above HKD 131,400 to HKD 1,000,000

If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, you will be entitled to the one-month 13.14% annual rate cash reward for your remaining Eligible



Transaction(s) amount balance at or above HKD 131,400. 8.8% Cash Reward: If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, you will be entitled to the one-month 8.8% annual rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 88,000. 3.8% Cash Reward: If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, you will be entitled to the one-month 3.8% annual rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 38,000.

8.8% Cash Reward: One off or All accumulated Eligible Transaction(s) at or above HKD 88,000 to 131,399

If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, you will be entitled to the one-month 8.8% annual rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 88,000. 3.8% Cash Reward: If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, you will be entitled to the one-month 3.8% annual rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 38,000.

3.8% Cash Reward: One off or All accumulated Eligible Transaction(s) at or above HKD 38,000 to 87,999

If you partially redeem the fund(s) of your Eligible Transaction(s) on or before 28 June 2024, you will be entitled to the one-month 3.8% annual rate cash reward for your remaining Eligible Transaction(s) amount balance at or above HKD 38,000.

[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 before Promotion Period and has performed the following transactions during the Promotion Period:

| Date | Transaction Detail(s) | Eligible Transaction Amount |
|---------------|--------------------------------|-----------------------------|
| 19 March 2024 | Subscribe Fund A HKD 20,000 | HKD 20,000 |
| 22 March 2024 | Subscribe Fund B HKD 20,000 | HKD 20,000 |

The accumulated Eligible Transaction amount is HKD 40,000 and the positions are hold till the end of 28 June 2024, hence, the customer can enjoy a one month 3.8% Cash Reward of $HKD 124.9 = HKD 40,000 * 3.8\% * 30/365$ on or before 19 July 2024.

Example 2:

Assuming a customer has subscribed Fund B for HKD 5,000 and Fund C for HKD 10,000 and maintained such positions before Promotion Period and has performed the following transactions during the Promotion Period:

| Date | Transaction Detail(s) | Eligible Transaction Amount |
|---------------|--------------------------------|-----------------------------|
| 15 March 2024 | Subscribe Fund D HKD 80,000 | HKD 80,000 |
| 20 March 2024 | Subscribe Fund C HKD 60,000 | HKD 60,000 |

The eligible fund position is maintained until the end of the Maintenance Period. Accumulated Eligible Transaction amount is HKD 140,000 and hold till the end of 28 June 2024, hence, the customer can enjoy a one month 13.14% Cash Reward of HKD 1,512 =HKD 140,000*13.14%*30/365 on or before 19 July 2024.

Example 3:

Assuming a customer has Fund C HKD 10,000 and Fund E HKD 20,000 before Promotion Period and has performed the following transactions during the Promotion Period:

| Date | Transaction Detail(s) | Eligible Transaction Amount |
|---------------|--------------------------------|--|
| 18 March 2024 | Subscribe Fund B HKD 80,000 | HKD 80,000 |
| 19 March 2024 | Redeemed Fund C HKD 10,000 | NA |
| 20 March 2024 | Subscribe Fund E HKD 8,000 | Not Eligible as the one off transaction amount is less than HKD 10,000 |
| 22 March 2024 | Redeemed Fund B HKD 30,000 | -HKD 30,000 |

Fund B is partially redeemed. Accumulated Eligible Transaction amount is HKD 50,000 and hold till the end of 28 June 2024, hence, the customer can enjoy a one month 3.8% Cash Reward of HKD 156.2 =HKD 50,000*3.8%*30/365 on or before 19 July 2024.

Example 4:

Assuming a customer has Fund C HKD 20,000 and Fund D HKD 40,000 before Promotion Period and has performed the following transactions during the Promotion Period:

| Date | Transaction Detail(s) | Eligible Transaction Amount |
|---------------|---------------------------------|-----------------------------|
| 20 March 2024 | Subscribe Fund B HKD 200,000 | HKD 200,000 |
| 22 March 2024 | Redeemed Fund C HKD 10,000 | NA |
| 26 March 2024 | Redeemed Fund B | -HKD10,000 |

| | | |
|--|------------|--|
| | HKD 10,000 | |
|--|------------|--|

Fund B is partially redeemed during the campaign period. Accumulated Eligible Transaction amount is HKD 190,000 and hold till the end of 28 June 2024, hence, the customer can enjoy a one month 13.14% Cash Reward of HKD2,052 =HKD 190,000*13.14%*30/365 on or before 19 July 2024.

Example 5:

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

| Date | Transaction Detail(s) | Eligible Transaction Amount |
|---------------|---------------------------------|---|
| 21 March 2024 | Subscribe Fund A HKD 150,000 | HKD 150,000 |
| 22 March 2024 | Subscribe Fund B HKD 100,000 | HKD 100,000 |
| 2 April 2024 | Subscribe Fund C HKD 13,000 | NA (The subscription is not within the promotion period.) |

The eligible fund position is maintained until the end of the Maintenance Period. Accumulated Eligible Transaction amount is HKD 250,000 and hold till the end of 28 June 2024, hence, the customer can enjoy a one month 13.14% Cash Reward of HKD2,700 =HKD 250,000 * 13.14% * 30/365 on or before 19 July 2024.

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 |
|---------------|--|-----------------------------|
| 19 March 2024 | One off instruction to subscribe Portfolio A via GoWealth Digital Wealth Advisory HKD 200,000 | HKD 200,000 |

Eligible Transaction amount is HKD 200,000 and hold till the end of 28 June 2024, hence, the customer can enjoy a one month 13.14% Cash Reward of HKD2,160 =HKD 200,000 * 13.14% * 30/365 on or before 19 July 2024.

Example 7:

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 |
|---------------|----------------------------------|-----------------------------|
| 20 March 2024 | Subscribe Fund E HKD1,200,000 | HKD 1,000,000 |

Eligible Transaction amount is HKD 1,000,000 as the transaction reaches the cap and hold till the end of 28 June 2024, hence, the customer can enjoy a one month 13.14% Cash Reward of HKD10,800 =HKD 1,000,000 * 13.14% * 30/365 on or before 19 July 2024.



[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 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.

[16] This Offer 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.

[17] 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**.

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

Effective Date: 14 March 2024



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