

## 最低匯率保證之條款及細則

### 推廣詳情

1. 此推廣有效期為即日至 2026 年 8 月 31 日，包括首尾兩天(「推廣期」)。
2. 此推廣適用於推廣期內在匯立銀行有限公司(「匯立銀行」、「WeLab Bank」)持有核心賬戶的客戶(「合資格客戶」)。
3. 於推廣期內，合資格客戶透過 WeLab Bank App 的「外匯交易」功能於單一交易以 100,000 港元或以上成功兌換合資格外幣(定義見下列第 4 條)(「合資格外匯交易」)，在完成該交易後的 5 分鐘內，找到第三方銀行報價(定義見下列第 5 條)，而根據該報價，合資格客戶可使用更少的港元兌換至合資格外匯交易相同的外幣金額，WeLab Bank 將退還合資格客戶根據合資格外匯交易的港元賣出金額與第三方銀行報價下的港元賣出金額之間的差額(「退還金額」)。

表 1：如何計算退還金額？

WeLab Bank 合資格外匯交易	
合資格客戶賣出 (A)	100,000.00 港元
合資格客戶買入	19,625.67 澳元
第三方銀行提供的報價	
合資格客戶賣出 (B)	99,950.00 港元
合資格客戶買入	19,625.67 澳元
比較 WeLab Bank 及第三方銀行報價	
退還金額 (B - A)	50.00 港元

4. 「合資格外幣」包括美元、人民幣、澳元、加拿大元、瑞士法郎、歐羅、英鎊、日圓、紐西蘭元及新加坡元。
5. 「第三方銀行報價」是指由其他香港持牌零售銀行透過流動理財或網上銀行提供的外幣兌換報價(包括該銀行就該交易收取的任何費用)，但不包括任何特別推廣、折扣、優惠、會員計劃及任何其他優惠匯率(包括但不限於大額兌換折扣)，而根據該推廣或優惠，合資格客戶可使用更少的港元兌換與合資格外匯交易相同的外幣金額。

### 申請退還金額前須注意的事項

6. 此推廣毋須登記。
7. 合資格客戶須於完成合資格外匯交易後 24 小時內從合資格客戶於 WeLab Bank 登記的電郵地址發送電郵至 [wecare@welab.bank](mailto:wecare@welab.bank) 向 WeLab Bank 提交退還金額申請，並提供合資格外匯交易的基本資料及第三方銀行報價證明，而該電郵內容須包括：
  - a. 於 WeLab Bank 進行的合資格外匯交易的參考編號，而此編號可於完成交易頁面或交易詳情找到；

- b. 第三方銀行名稱；
- c. 第三方銀行報價的日期和時間，以表明報價是在合資格客戶完成合資格外匯交易後 5 分鐘內找到的；
- d. 第三方銀行報價的港元賣出金額及合資格外幣買入金額，包括所有適用的費用及其他成本 (以港元計算)，而合資格外幣買入金額須與合資格外匯交易的合資格外幣買入金額相同；及
- e. 第三方銀行報價的流動應用程式或網上銀行的螢幕截圖，而該截圖須顯示上述第 7b、7c 及 7d 條列出的第三方銀行報價內容 (報價日期可以省略，但截圖須顯示該第三方銀行提供報價的時間及/或合資格客戶的流動裝置或電腦系統的時間)。

WeLab Bank 將在收到合資格客戶提交上述資料後的 10 個工作天內核實有關資料 (不包括收到完整資料當天)，及通知合資格客戶是否接受該第三方銀行報價，並將在接受第三方銀行報價之月份的下一個曆月的最後一個曆日或之前將退還金額存入至合資格客戶的港元核心賬戶。為免生疑，合資格客戶透過未有於 WeLab Bank 登記的電郵地址發送退還金額申請將不獲接納。

- 8. WeLab Bank 保留全權酌情決定接受或拒絕任何第三方銀行報價。此類接受或拒絕應為最終決定。我們不會透露接受或拒絕任何第三方銀行報價的原因。
- 9. 每名合資格客戶只可於每 12 個曆月內 (以合資格外匯交易的交易日期計算)，就一筆合資格外匯交易獲享退還差額，最高退還金額為 100 港元。
- 10. 合資格客戶於 WeLab Bank 之銀行賬戶於推廣期內存入退還金額時必須保持有效及狀況良好以獲享此推廣。如有任何爭議，WeLab Bank 保留取消此推廣而毋須另行通知。
- 11. WeLab Bank 將會根據 WeLab Bank 之紀錄以決定客戶及外匯交易是否合資格獲享此推廣。
- 12. 如有任何舞弊/欺詐成分，WeLab Bank 有權從任何銀行賬戶直接扣除已退還金額，而毋須事先通知。
- 13. WeLab Bank 保留隨時修改此條款及細則及/或取消此推廣之權利而無須另行通知。有關更改的推廣詳情、條款及細則可以於 WeLab Bank App 及/或網站找到，及/或 WeLab Bank 將透過其他途徑通知合資格客戶。如有任何爭議，WeLab Bank 保留最終決定權。
- 14. 此推廣條款及細則受中華人民共和國香港特別行政區法律所管轄，並按其詮釋。如中英文條款及細則有所差異，一概以英文版本為準。

生效日期：2026 年 6 月 1 日

## 重要聲明

外匯市場面對著不可預測的波動，並可能受到複雜的政治和經濟風險之影響。如果你將港元或外幣存款兌換成其他貨幣，該等外匯交易將面對由匯率波動帶來的風險。因此，你可能蒙受損失。



# Terms and Conditions for Best FX Rate Guarantee

## What is the Offer?

1. The promotion period of the Offer is from now until 31 August 2026 (both dates inclusive) (“**Promotion Period**”).
2. This Offer is only applicable to customers who hold valid Core Accounts at WeLab Bank Limited (“**WeLab Bank**”) during the Promotion Period (“**Eligible Customers**”).
3. During the Promotion Period, if an Eligible Customer successfully converts 100,000 Hong Kong Dollars (“HKD”) or above to an Eligible Foreign Currency (as defined in Clause 4 below) in a single transaction through the “Foreign Exchange” function via the WeLab Bank App (“**Eligible FX Transaction**”) and find a Third-Party FX Quote (as defined in Clause 5 below) under which the Eligible Customer could have used less HKD to buy the same amount of Eligible Foreign Currency within 5 minutes of completing the Eligible FX Transaction, WeLab Bank will rebate the difference between the sell-HKD amount of the Eligible FX Transaction and the sell-HKD amount of the Third-Party FX Quote (“**Rebate Amount**”).

**Table 1: How to calculate the Rebate Amount ?**

<b>Eligible FX Transaction made at WeLab Bank</b>	
Eligible Customer sells (A)	HKD 100,000.00
Eligible Customer buys	AUD 19,625.67
<b>Third-Party FX Quote</b>	
Eligible Customer sells (B)	HKD 99,950.00
Eligible Customer buys	AUD 19,625.67
<b>Compare WeLab Bank and Third-Party FX Quote</b>	
<b>Rebate Amount (B - A)</b>	HKD 50.00

4. “**Eligible Foreign Currencies**” include US Dollar (“USD”), Renminbi (“CNY”), Australian Dollar (“AUD”), Canadian Dollar (“CAD”), Swiss Franc (“CHF”), Euro (“EUR”), Sterling Pound (“GBP”), Japanese Yen (“JPY”), New Zealand Dollar (“NZD”) and Singapore Dollar (“SGD”).
5. “**Third-Party FX Quote**” refers to exchange rates (including but not limited to any fees charged by the bank for the FX transaction) quoted by a licensed retail bank in Hong Kong via its mobile app or online banking, but does not include any special promotions, discounts, offers, membership programs or other preferential rates (including but not limited to volume discounts), and the Eligible Customer could have used less HKD to buy the same amount of Eligible Foreign Currency under such exchange rate.

## Read before you start.

6. No registration is required.



7. Eligible Customers are required to send an email to [wecare@welab.bank](mailto:wecare@welab.bank) from an email address registered with WeLab Bank to submit a claim to WeLab Bank within 24 hours after completing the Eligible FX Transaction, and provide the basic information of the Eligible FX Transaction and the Third-Party FX Quote, and the email must include:
  - a. The reference number of the Eligible FX Transaction conducted at WeLab Bank, which can be found on the transaction completion page or in the transaction details;
  - b. Name of the third-party bank;
  - c. Date and time of the Third-Party FX Quote, which shows that the quote is obtained within 5 minutes after completing the Eligible FX Transaction;
  - d. HKD-sell amount and Eligible-Foreign-Currency-buy amount of the Third-Party FX Quote, including all applicable fees and other costs (calculated based on HKD), and such Eligible-Foreign-Currency-buy amount should be identical to the Eligible-Foreign-Currency-buy amount of the Eligible FX Transaction; and
  - e. Mobile app or online banking screenshot of the Third-Party FX Quote, which should show the details of the Third-Party FX Quote set out in clauses 7b, 7c and 7d above (quote date can be skipped, but the time of the Third-Party FX Quote and/or the system time of the Eligible Customer's mobile device or computer should be shown in the screenshot).

WeLab Bank will review the relevant information provided by the Eligible Customer within 10 business days after receiving the above information from the Eligible Customer (excluding the date on which all information is completely received), and inform the Eligible Customer whether the Third-Party Quote is accepted. The Rebate Amount will be credited to the Eligible Customer's HKD Core Account on or before the last calendar day of the calendar month following the month in which the Third-Party FX Quote is accepted. For the avoidance of doubt, claim submission emails sent by Eligible Customers from email addresses not registered with WeLab Bank will not be accepted.

8. WeLab Bank reserves the right to accept or reject any Third-Party FX Quotes in its sole and absolute discretion. Such acceptance or rejection shall be final. WeLab Bank will not disclose the reasons for accepting or rejecting any Third-Party FX Quotes.
9. Each Eligible Customer can only enjoy the rebate for one Eligible FX Transaction every 12 calendar months (based on the transaction date of the Eligible FX Transaction). The maximum Rebate Amount is HKD 100.
10. Eligible Customers' bank accounts maintained at WeLab Bank must be valid and with good standing during the Promotion Period until the time at which the Rebate Amount is credited in order to be eligible for the promotion. Otherwise, WeLab Bank reserves the right to forfeit the Offer without prior notice.
11. WeLab Bank will determine the eligibility of customers as well as FX transactions for this offer based on WeLab Bank's records.
12. In case of any fraud/abuse, WeLab Bank reserves the right to debit the equivalent amount of the Rebate Amount from any bank accounts without prior notice.
13. WeLab Bank reserves the right to amend the terms and conditions and/or cancel this Offer at any time without prior notice. The latest details of this promotion and the revised terms and conditions will be made available on WeLab Bank App, website and/or communicated



to Eligible Customers by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.

14. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective date: 1 June 2026

## **Disclaimer**

The foreign exchange market is subject to unpredictable fluctuations and may be affected by complex political and economic risk. If you choose to convert your HKD or foreign currency deposit to other currencies, such foreign exchange transaction will be subject to risk arising from exchange rate fluctuation. As a result, you may suffer a loss.

## 最低汇率保证之条款及细则

### 推广详情

1. 此推广有效期为即日至 2026 年 8 月 31 日，包括首尾两天(「推广期」)。
2. 此推广适用于推广期内在汇立银行有限公司(「汇立银行」)持有核心账户的客户(「合格客户」)。
3. 于推广期内，合格客户透过汇立银行 App 的「外汇交易」功能于单一交易以 100,000 港元或以上成功兑换合资格外币(定义见下列第 4 条)(「合资格外汇交易」)，在完成该交易后的 5 分钟内，找到第三方银行报价(定义见下列第 5 条)，而根据该报价，合格客户可使用更少的港元兑换至合资格外汇交易相同的外币金额，汇立银行将退还合格客户根据合资格外汇交易的港元卖出金额与第三方银行报价下的港元卖出金额之间的差额(「退还金额」)。

表 1：如何计算退还金额？

汇立银行合资格外汇交易	
合格客户卖出 (A)	100,000.00 港元
合格客户买入	19,625.67 澳元
第三方银行提供的报价	
合格客户卖出 (B)	99,950.00 港元
合格客户买入	19,625.67 澳元
比较汇立银行及第三方银行报价	
退还金额 (B - A)	50.00 港元

4. 「合资格外币」包括美元、人民币、澳元、加拿大元、瑞士法郎、欧罗、英镑、日圆、纽西兰元及新加坡元。
5. 「第三方银行报价」是指由其他香港持牌零售银行透过流动理财或网上银行提供的外币兑换报价(包括该银行就该交易收取的任何费用)，但不包括任何特别推广、折扣、优惠、会员计划及任何其他优惠汇率(包括但不限于大额兑换折扣)，而根据该推广或优惠，合格客户可使用更少的港元兑换与合资格外汇交易相同的外币金额。

### 申请退还金额前须注意的事项

6. 此推广毋须登记。
7. 合格客户须于完成合资格外汇交易后 24 小时内从合格客户于汇立银行登记的电邮地址发送电邮至 [wecare@welab.bank](mailto:wecare@welab.bank) 向汇立银行提交退还金额申请，并提供合资格外汇交易的基本资料及第三方银行报价证明，而该电邮内容须包括：
  - a. 于汇立银行进行的合资格外汇交易的参考编号，而此编号可于完成交易页面或交易详情找到；
  - b. 第三方银行名称；

- c. 第三方银行报价的日期和时间，以表明报价是在合资格客户完成合资格外汇交易后 5 分钟内找到的；
- d. 第三方银行报价的港元卖出金额及合资格外币买入金额，包括所有适用的费用及其他成本(以港元计算)，而合资格外币买入金额须与合资格外汇交易的合资格外币买入金额相同；及
- e. 第三方银行报价的流动应用程式或网上银行的萤幕截图，而该截图须显示上述第 7b、7c 及 7d 条列出的第三方银行报价内容(报价日期可以省略，但截图须显示该第三方银行提供报价的时间及/或合资格客户的流动装置或电脑系统的时间)。

汇立银行将在收到合资格客户提交上述资料后的 10 个工作日内核实有关资料(不包括收到完整资料当天)，及通知合资格客户是否接受该第三方银行报价，并将在接受第三方银行报价之月份的下一个历月的最后一个历日或之前将退还金额存入至合资格客户的港元核心账户。为免生疑，合资格客户透过未有于汇立银行登记的电邮地址发送退还金额申请将不获接纳。

- 8. 汇立银行保留全权酌情决定接受或拒绝任何第三方银行报价。此类接受或拒绝应为最终决定。我们不会透露接受或拒绝任何第三方银行报价的原因。
- 9. 每名合资格客户只可于每 12 个历月内(以合资格外汇交易的交易日期计算)，就一笔合资格外汇交易获享退还差额，最高退还金额为 100 港元。
- 10. 合资格客户于汇立银行之银行账户于推广期内至存入退还金额时必须保持有效及状况良好以获享此推广。如有任何争议，汇立银行保留取消此推广而毋须另行通知。
- 11. 汇立银行将会根据汇立银行之纪录以决定客户及外汇交易是否合资格获享此推广。
- 12. 如有任何舞弊/欺诈成分，汇立银行有权从任何银行账户直接扣除已退还金额，而毋须事先通知。
- 13. 汇立银行保留随时修改此条款及细则及/或取消此推广之权利而无须另行通知。有关更改的推广详情、条款及细则可以于汇立银行 App 及/或网站找到，及/或汇立银行将透过其他途径通知合资格客户。如有任何争议，汇立银行保留最终决定权。
- 14. 此推广条款及细则受中华人民共和国香港特别行政区法律所管辖，并按其诠释。如中英文条款及细则有所差异，一概以英文版本为准。

生效日期：2026 年 6 月 1 日

## 重要声明

外汇市场面对着不可预测的波动，并可能受到复杂的政治和经济风险之影响。如果你将港元或外币存款兑换成其他货币，该等外汇交易将面对由汇率波动带来的风险。因此，你可能会蒙受损失。