

生效日期：2026 年 4 月 1 日

WeLab Global Wallet 扣賬卡消費現金回贈(2026 年 4-5 月) 之條款及細則

優惠詳情

1. 此優惠有效期為 2026 年 4 月 1 日至 2026 年 5 月 10 日，包括首尾兩天（「優惠期」）。
2. 此優惠只適用於優惠期內持有由匯立銀行有限公司（「**WeLab Bank**」）發出之扣賬卡（「**合資格扣賬卡**」）之持卡人（「**合資格持卡人**」）。
3. 於優惠期內，(i) 每筆合資格本地消費交易(定義見下列第 6 條)之消費淨額(定義見下列第 5 條)將獲得 0.2% 現金回贈；及 (ii) 每筆合資格海外消費交易(定義見下列第 7 條) 之消費淨額獲得 3% 的現金回贈，上述現金回贈（統稱「**現金回贈**」）將按交易之入賬貨幣於 2026 年 5 月 31 日或之前自動存入相關合資格持卡人的核心賬戶。每筆合資格本地交易及合資格海外交易各稱為「**合資格消費交易**」，並合稱為「**合資格消費交易**」。
4. 每筆合資格消費交易之現金回贈金額上限為港元 50 或按本行現行匯率計算相應的貨幣等值金額，所有回贈金額(除日圓外) 將四捨五入至最接近的仙位計算，如回贈金額為日圓，則四捨五入至最接近一日圓計算。
5. 「**消費淨額**」指扣除所有折扣及現金券後從合資格持卡人的核心賬戶扣除之最終消費金額。
6. 「**合資格本地消費交易**」指合資格持卡人於優惠期內在本地商戶進行之合資格消費交易，其界定乃根據相關卡組織或商戶之收單銀行所提供之商戶所在地及國家資料而確定。
7. 「**合資格海外消費交易**」指合資格持卡人於優惠期內在海外商戶進行之合資格消費交易，其界定乃根據相關卡組織或商戶之收單銀行所提供之商戶所在地及國家資料而確定。
8. 「**合資格消費交易**」只包括透過 Mastercard 網絡以合資格扣賬卡進行並已入賬至合資格持卡人的核心賬戶之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。只有於進行合資格消費交易後的 30 個曆日內入賬之合資格消費交易，方可用作計算消費淨額。
9. 「**不合資格交易**」包括但不限於銀行費用、提取現金、在萬事達卡網絡以外進行的購買交易、郵購/傳真/電話訂購、繳費、購買及/或充值儲值卡的交易(包括透過電子錢包或任何其他途徑增值八達通之交易)、以香港電子錢包所作的交易(包括增值電子錢包)、於非金融機構的交易(包括但不限於購買外匯、匯票及旅行支票)、於金融機構的交易(包括購買銀行產品及服務)、電匯、賭博交易、購買加密貨幣、繳稅、自動轉賬及循環付款、分期付款、保險交易、繳付租金或購買物業、所有未入賬/取消/退款的交易、其他未經許可之交易、有舞弊及欺詐成份之簽賬，以及因為合資格持卡人的核心賬戶結餘不足所致而未能入賬之交易。
10. WeLab Bank 將根據卡組織或個別商戶之收單銀行的商戶編號或交易類別釐定及全權酌情決定合資格消費交易及界定合資格商戶編號。合資格持卡人於進行交易前，WeLab Bank 恕不負責澄清該項交易可否獲享現金回贈。WeLab Bank 保留合資格消費交易的最終決定權。

開始前須注意的事項

11. 此優惠毋須登記。



12. 合資格持卡人於優惠期進行的合資格消費交易之相關現金回贈將於 2026 年 5 月 31 日或之前存入合資格持卡人持有的核心賬戶內，合資格持卡人的扣賬卡及銀行戶口於優惠期內和存入現金回贈時，必須保持有效及狀況良好以獲得現金回贈。如有任何爭議，WeLab Bank 保留取消合資格持卡人之現金回贈而毋須另行通知。
13. WeLab Bank 將會根據 WeLab Bank 之紀錄以決定合資格持卡人和合資格消費交易是否符合資格。
14. 若 WeLab Bank 提出要求，合資格持卡人必須保留及提供有關合資格消費交易之交易存根正本或正式交易紀錄以供作核實。所提供之有關簽賬存根正本及其他文件或證據將不獲退回。
15. 如有任何舞弊/欺詐成分或取消任何交易，包括但不限於取消用作計算現金回贈之合資格消費交易，WeLab Bank 有權從任何銀行賬戶 (包括但不限於合資格持卡人的賬戶) 直接扣除現金回贈，而毋須事先通知。
16. WeLab Bank 保留隨時修改此條款及細則及/或取消此優惠之權利而無須另行通知。有關更改的優惠詳情、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持卡人。如有任何爭議，WeLab Bank 保留最終決定權。
17. 此優惠條款及細則應與本行的「賬戶條款」一起閱讀。除非另有定義，否則在「賬戶條款」中的定義應與此優惠條款及細則具有相同含義。如果此優惠條款及細則與「賬戶條款」不一致，一概以此優惠條款及細則為準。
18. 此優惠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。



Effective Date: 1 April 2026

Terms and Conditions for WeLab Global Wallet Debit Card Spending Cash Rebate (April-May 2026)

Offer Details

1. The offer period is from 1 April 2026 to 10 May 2026 (both dates inclusive) (“**Offer Period**”).
2. This offer is only applicable to the cardholders who hold Debit Cards (“**Eligible Debit Cards**”) issued by WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**our**” or “**us**”) during the Offer Period (“**Eligible Cardholders**”).
3. During the Offer Period, (i) a cash rebate of 0.2% of the Net Spending Amount (as defined in clause 5 below) in each Eligible Domestic Transaction (as defined in clause 6 below) and (ii) a cash rebate of 3% of the Net Spending Amount in each Eligible Overseas Transaction (as defined in clause 7 below) will be automatically credited to the relevant Eligible Cardholders’ Core Accounts based on the presentment currency on or before 31 May 2026 (collectively “**Cash Rebate**”). Each of an Eligible Domestic Transaction and an Eligible Overseas Transaction is referred to as an “**Eligible Spending Transaction**” and collectively as “**Eligible Spending Transactions**”.
4. Each Eligible Spending Transaction can earn a maximum Cash Rebate amount of HKD 50 or equivalent value at our prevailing exchange rate. All rebate amounts (except Japanese Yen) will be rounded to the nearest cent. If the rebate amount is in Japanese Yen, it will be rounded to the nearest yen.
5. “**Net Spending Amount**” refers to the final transaction amount charged after all applicable discounts, reductions and use of coupons to the Eligible Cardholders’ Core Accounts.
6. “**Eligible Domestic Transaction**” refers to the Eligible Spending Transaction the Eligible Cardholders make at a local merchant in Hong Kong, as determined based on the merchant location and country as provided by the relevant card association or the merchant's acquiring bank, during the Offer Period.
7. “**Eligible Overseas Transaction**” refers to the Eligible Spending Transaction the Eligible Cardholders make at an overseas merchant, as determined based on the merchant location and country as provided by the relevant card association or the merchant's acquiring bank, during the Offer Period.
8. “**Eligible Spending Transaction**” includes in-store retail purchases, contactless payments, mobile payments and online retail purchases conducted with Eligible Debit Cards via the Mastercard network and excludes all Ineligible Transactions. Only Eligible Spending Transaction posted to the Eligible Cardholders’ Core Accounts within the first 30 calendar days from the date on which the Eligible Spending Transactions are made will be included in the calculation of the Net Spending Amount.
9. “**Ineligible Transactions**” include but not limited to bank charges, cash withdrawal, purchase transactions effected outside of Mastercard network, mail/tax/telephone orders, bill payments, purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means), transactions (including top-up transactions) made via e-wallets in Hong Kong, transactions at non-financial institutions (including but not limited to purchase of foreign currency, money orders and traveler’s cheques), transactions at financial institutions (including purchase of merchandise and services from banks), wire transfers, betting and gambling



transactions, purchase of cryptocurrencies, tax payments, autopay and recurring transactions, instalment payment, insurance transactions, rent payments or property purchase, all unposted/cancelled/refunded transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in Core Accounts.

10. Eligible Spending Transactions and eligible merchant codes shall be classified according to the merchant codes / transaction types as defined by the relevant card associations or determined by the respective merchant's acquiring bank, and at the sole and absolute discretion of WeLab Bank. WeLab Bank has no obligation to clarify which transactions are eligible for the Cash Rebate before the Eligible Cardholders conduct the transactions. The decision on the Eligible Spending Transaction definition of WeLab Bank shall be final.

Read before you start.

11. No registration is required for this offer.
12. The Cash Rebate will be credited to the respective Core Accounts held by the Eligible Cardholders on or before 31 May 2026 for Eligible Spending Transactions made within Offer Period. Eligible Cardholders' Debit Cards and bank accounts must be valid and with good standing during the Offer Period and at the time of receiving the Cash Rebate in order to be entitled to the Cash Rebate. Otherwise, WeLab Bank reserves the right to forfeit the Cash Rebate without prior notice.
13. WeLab Bank will determine the eligibility of Eligible Cardholders and Eligible Spending Transactions based on WeLab Bank's record.
14. Eligible Cardholders must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Spending Transactions for inspection upon request by WeLab Bank. All documents submitted to WeLab Bank will not be returned.
15. In case of any fraud/abuse/reversal or cancellation of any transactions, including but not limited to the cancellation of Eligible Spending Transactions in respect of which Cash Rebate is calculated and rewarded, WeLab Bank reserves the right to debit the equivalent amount of the Cash Rebate credited from any bank accounts (including but not limited to the Eligible Cardholders' accounts) without prior notice.
16. 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 offer and the revised terms and conditions will be made available on WeLab Bank app, website and/or communicated to Eligible Cardholders by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.
17. These terms and conditions shall be read in conjunction with our "Account Terms". Terms defined in our "Account Terms" shall have the same meaning when used herein, unless otherwise defined. In the event of any inconsistency between these terms and conditions and the "Account Terms", these terms and conditions shall prevail.
18. 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.

生效日期：2026 年 4 月 1 日

汇立寰球钱包借记卡消费现金回赠（2026 年 4-5 月）之条款及细则

优惠详情

1. 此优惠有效期为 2026 年 4 月 1 日至 2026 年 5 月 10 日，包括首尾两天（「**优惠期**」）。
2. 此优惠只适用于优惠期内持有由汇立银行有限公司（「**汇立银行**」）发出之汇立寰球钱包借记卡（「**合资格借记卡**」）之持卡人（「**合资格持卡人**」）。
3. 在优惠期内，(i) 每笔合资格本地消费交易（定义见下列第 6 条）之消费净额（定义见下列第 5 条）将获得 0.2% 现金回馈；及 (ii) 每笔合资格海外消费交易（定义见下列第 7 条）之消费净额获得 3% 的现金回馈，上述现金回赠（统称「**现金回赠**」）将按交易之入账货币于 2026 年 5 月 31 日或之前自动存入相关合资格持卡人的核心账户。每笔合资格本地交易及合资格海外交易各称为「**合资格消费交易**」，并合称为「**合资格消费交易**」。
4. 每笔合资格消费交易的现金回赠金额上限为港元 50 或按本行现行汇率计算相应的货币等值金额，所有回赠金额（除日元外）将以四舍五入至最接近的分位计算，如回赠金额为日元，则四舍五入至最接近一日元计算。
5. 「**消费净额**」指扣除所有折扣及现金券后从合资格持卡人的核心账户扣除之最终消费金额。
6. 「**合资格本地消费交易**」指合资格持卡人于优惠期内在香港本地商户进行之合资格消费交易，其界定乃根据相关卡组织或商户之收单银行所提供之商户所在地及国家资料而确定。
7. 「**合资格海外消费交易**」指合资格持卡人于优惠期内在海外商户进行之合资格消费交易，其界定乃根据相关卡组织或商户之收单银行所提供之商户所在地及国家资料而确定。
8. 「**合资格消费交易**」只包括透过万事达卡网络以合资格借记卡进行并已于入账至合资格持卡人的核心账户之实体店签账交易、感应式付款、流动电话付款及网上购物交易。只有于进行合资格消费交易后的 30 个日历日内入账之合资格消费交易，方可用作计算消费净额。
9. 「**不合资格交易**」包括但不限于银行费用、提取现金、在万事达卡网络以外进行的购买交易、邮购/传真/电话订购、缴费、购买及/或充值储值卡的交易（包括透过电子钱包或任何其他途径增值八达通之交易）、以香港电子钱包所作的交易（包括增值电子钱包）、于非金融机构的交易（包括但不限于购买外汇、汇票及旅行支票）、于金融机构的交易（包括购买银行产品及服务）、电汇、赌博交易、购买加密货币、缴税、自动转账及循环付款、分期交易、保险交易、缴付租金或购买物业、所有未入账/取消/退款的交易、其他未经许可之交易、有舞弊及欺诈成份之签账，以及因为合资格持卡人的核心账户结余不足所致而未能入账之交易。
10. 汇立银行将根据卡组织或个别商户之收单银行的商户编号或交易类别厘定及全权酌情决定合资格消费交易及界定合资格商户编号。合资格持卡人于进行交易前，汇立银行恕不负责澄清该项交易可否获享现金回赠。汇立银行保留合资格消费交易的最终决定权。

开始前须注意的事项

11. 此优惠毋须登记。

12. 合资格持卡人于优惠期进行的合资格消费交易之相关现金回赠将于 2026 年 5 月 31 日或之前存入合资格持卡人持有的核心账户账户内。合资格持卡人的借记卡及银行账户于优惠期内和存入现金回赠时，必须保持有效及状况良好以获得现金回赠。如有任何争议，汇立银行保留取消合资格持卡人之现金回赠而毋须另行通知。
13. 汇立银行将会根据汇立银行之纪录以决定合资格持卡人和合资格消费交易是否符合资格。
14. 若汇立银行提出要求，合资格持卡人必须保留及提供有关合资格消费交易之交易存根正本或正式交易纪录以供作核实。所提供之有关签账存根正本及其他文件或证据将不获退回。
15. 如有任何舞弊/欺诈成分或取消任何交易，包括但不限于取消用作计算现金回赠之合资格消费交易，汇立银行有权从任何银行账户 (包括但不限于合资格持卡人的账户) 直接扣除现金回赠，而毋须事先通知。
16. 汇立银行保留随时修改此条款及细则及/或取消此优惠之权利而无须另行通知。有关更改的优惠、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持卡人。如有任何争议，汇立银行保留最终决定权。
17. 此优惠条款及细则应与本行的《账户条款》一起阅读。除非另有定义，否则《账户条款》中的定义应与此优惠条款及细则具有相同含义。如果此优惠条款及细则与《账户条款》不一致，一概以此优惠条款及细则为准。
18. 此优惠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。