

“WeLab Bank Debit Card Spending Welcome Rewards” Terms and Conditions

1. The following capitalized terms used in these terms and conditions have the following meanings, unless the context otherwise requires:

“**Campaign**” means this “WeLab Bank Debit Card Spending Welcome Rewards” campaign under these terms and conditions.

“**Campaign Period**” means the period from 12 June 2026 to 31 August 2026 (both dates inclusive).

“**Core Account**” means the primary bank account opened with WeLab Bank Limited (“**WeLab Bank**”, “**Bank**”, “**we**”, “**us**” or “**our**”) and has the same meaning as used in the Account Terms.

“**Date of Successful Core Account Opening**” means the date on which a New Customer receives WeLab Bank’s email confirming that Core Account of the same has been successfully opened.

“**Eligible Mainland China and Overseas Spending Transaction**” refers to the Net Spending Amount of any transaction made by the New Customers at merchant outside 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 Spending Period (as defined in Clause 20 below). It includes in-store retail purchases, contactless payments, mobile payments and online retail purchases conducted with Debit Cards issued by WeLab Bank via the Mastercard network and excludes all Ineligible Transactions (as defined below). Only the Eligible Mainland China and Overseas Spending Transactions posted to the New Customer’s Core Account within the first 30 calendar days from the date on which the same is made will be included in the calculation.

“**Ineligible Transaction**” includes but not limited to bank charges, cash withdrawal, purchase transactions effected outside of Mastercard network, mail/fax/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 traveller’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.

“**New Customer**”, “**you**” and “**your**” mean an individual who (i) has not held any WeLab Bank account in the past twelve (12) calendar months prior to the first date of Campaign Period and (ii) successfully opens a Core Account by using a designated referral code for the Campaign (“**Designated Referral Code**”) during the Campaign Period.

“**Net Spending Amount**” means the final transaction amount charged to the New Customers’ Core Accounts after applying all applicable discounts, reductions and coupons (if any).

2. This Campaign is applicable to New Customer only.
3. By participating in this Campaign, you are deemed to confirm and have agreed to these terms and conditions.
4. New Customer can only use one designated referral code when opening a Core Account. The entitlement to any offer under this Campaign shall be determined by the referral code you use at the time when you open a Core Account with us.

5. There are limited quotas for this Campaign and it is rewarded on a first come first served basis. WeLab Bank's records and determination with respect to the aforesaid quotas shall be final and conclusive. In case of any dispute in relation to the Campaign, WeLab Bank's decision shall be final and binding.
6. All reward under this Campaign cannot be transferred, returned, exchanged, and/or converted into other forms, unless otherwise specified by us.
7. Your eligibility to participate in this Campaign is subject to our final approval at our sole discretion.
8. If any transaction under this Campaign is effected in a foreign currency, the amount of such transaction will be converted into Hong Kong dollars on the date of transaction based at the relevant prevailing foreign exchange rate as determined by us and rounded to the nearest integer for calculation of the same.
9. The time of transactions will be based on Hong Kong Time.
10. The dates and amounts appearing in our record will be final and conclusive as to the date on which the Core Account was opened, terminated or converted.
11. Reward and additional interest under this Campaign is not a fee waiver, your transaction(s) with WeLab Bank will be charged with relevant fees and charges (if applicable). For the information of the fees and charges, please refer to WeLab Bank's website for the General Service Charges.
12. Any suspected breach of applicable laws or regulations, fraud, abuse and/or non-compliance with these terms and conditions by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in the Campaign and/or suspension or termination of all or any of your accounts with us.
13. WeLab Bank reserves the right to retain any reward or additional interest under this Campaign, or to debit from any of your accounts (including, but not limited to your Core Account) previously distributed to you but may not necessarily applicable to you without prior notice.
14. Unless otherwise specified, the Offer under this Campaign cannot be used in conjunction with offers, discounts or promotions provided under other campaign(s) applicable to New Customers.
15. WeLab Bank reserves the right to suspend, change and/or terminate this Campaign and/or amend these terms and conditions (including but not limited to any dates specified under each offer) anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.
16. No person other than the New Customer and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions. In the event of any dispute arising from the Campaign, the decision of WeLab Bank shall be final, conclusive and binding.
17. These terms and conditions are governed by and will be construed in accordance with the laws in Hong Kong Special Administrative Region of the People's Republic of China.
18. 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, the prevailing order shall be as follows: (i) these terms and conditions; (ii) the Account Terms.
19. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Offer : Debit Card Service - 6% Cash Rebate on Spending

20. Each New Customer who has accumulated Eligible Mainland and Overseas Spending of at least HKD10,000 or its equivalent in foreign currency, is entitled to a cash rebate equivalent to 6% of the Net Spending Amount of Eligible Mainland and Overseas Spending Transactions ("Card Cash Rebate") made during the period from 12 June 2026 to 30 September 2026, both dates inclusive ("Spending Period").
21. The aggregate amount of Card Cash Rebate that may be earned by each New Customer under this Offer 1 during the Spending Period is capped at HKD1,000.

22. If the Eligible Mainland China and Overseas Spending Transaction is conducted in a foreign currency, its transaction amount will be converted into Hong Kong Dollar on the posting date based on the relevant prevailing foreign exchange rate as determined by us and rounded to the nearest cent for calculation of the same.
23. Eligible Mainland China and Overseas 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 Card Cash Rebate before the New Customer conduct the transactions. The decision of WeLab Bank on whether a transaction be considered as Eligible Mainland China and Overseas Spending Transaction shall be final.

Effective Date: 12 June 2026

Disclaimer

Dynamic Currency Conversion (DCC) may occur when withdrawing cash overseas, making online or overseas transactions. If you see an exchange rate displayed or are offered an option to convert Hong Kong dollars into foreign currency or settle in Hong Kong dollars, such withdrawals or purchases are considered DCC and may involve higher fees. WeLab Bank shall not be responsible for any charges or fees imposed by merchants in relation to such transactions.

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.

In relation to FX Transactions involving the offshore Chinese Yuan Renminbi (CNY), the CNY exchange rate, like any other foreign currencies are affected by a wide range of factors and is subject to fluctuations. CNY cannot be freely exchanged for other currencies (including Hong Kong Dollars) and the exchange of CNY through banks in Hong Kong is subject to restriction specified by us, relevant policies, regulatory requirements and restrictions that applicable to such FX transactions from time to time. The actual exchange arrangement will depend on the policies, requirements and restrictions prevailing at the relevant time.

「WeLab Bank 扣賬卡簽賬迎新賞」條款及細則

1. 在本條款及細則中使用的特定詞語具有以下含義，除非文義另有要求：

「**推廣活動**」指名為「WeLab Bank 扣賬卡簽賬迎新賞」之活動及受條款及細則約束。

「**推廣期**」指由 2026 年 6 月 12 日至 2026 年 8 月 31 日為止（包括首尾兩日）。

「**核心賬戶**」指於 WeLab Bank Limited（「WeLab Bank」、「本行」、「我們」或「本銀行」）開立之主要銀行賬戶，其含義與「賬戶條款」中使用的相同。

「**成功開立核心賬戶日**」指新客戶收到 WeLab Bank 電郵通知成功開立核心賬戶當天。

「**合資格中國內地及海外消費交易**」指新客戶於簽賬期內（定義見下文第 20 條）在香港以外之商戶所進行之交易的消費淨額，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。該交易透過 WeLab Bank 發出之扣賬卡經 Mastercard 網絡進行之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易，惟不包括所有不合資格交易（定義見下文）。只有於進行合資格中國內地及海外消費交易後的 30 個曆日內入賬至新客戶核心賬戶之交易，方可用作計算消費淨額。

「**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。

「**新客戶**」或「**你**」指 (i) 在開戶期開始前的十二（12）個月內未持有本行的任何賬戶；及 (ii) 在推廣期以推廣活動之指定推薦碼（「**指定推薦碼**」）成功開立核心賬戶的客戶。

「**消費淨額**」指扣除所有折扣及現金券後從新客戶的核心賬戶扣除之最終消費金額。

2. 本推廣活動僅適用於新客戶。
3. 如果你參加本推廣活動，即代表你已確認並同意本活動條款及細則。
4. 於開立核心賬戶時，新客戶僅可輸入一個指定推薦碼，而具體的優惠資格將取決於開立核心賬戶時所使用的指定推薦碼。
5. 本推廣活動獎賞名額有限，先到先得，額滿即止。本行對本推廣活動的限額及有關記錄均有最終決定權及具約束力。如有任何爭議，概以本行之決定為準。
6. 除非本行另有說明，所有獎賞不得以任何形式轉讓、退回、交換及/或轉換為其他形式。
7. 本行保留有關你參與本推廣活動資格的最終決定權。本行的決定將具有決定性及約束力。
8. 如本推廣活動下的任何交易以外幣進行，該交易金額將於交易當日按我們所釐定的外匯匯率換算為港元，並四捨五入至最接近的仙位以作計算。
9. 所有交易時間以香港時間為準。
10. 本行記錄所載之日期及金額將為最終及具決定性，並適用於核心賬戶之開立、終止或轉換日期。
11. 本推廣活動下之獎賞及額外利息並非費用豁免。閣下與 WeLab Bank 進行之交易將按適用情況收取相關費用及收費。有關費用及收費之詳情，請參閱 WeLab Bank 網站所載之「一般服務收費」。
12. 倘若你涉嫌違反適用法律或法規、涉及欺詐、濫用及 / 或未遵守本條款及細則（由本行根據絕對的酌情權確定），本行權撤銷你參與本推廣活動的資格及/或暫停或終止你在本行的所有或任何賬戶。

13. 本行保留從你的賬戶（包括但不限於你的核心賬戶）扣除任何本行已經派發但不適用於你的現金獎賞的權利，恕不另行通知。
14. 除非另有指明，本推廣活動下之優惠不可與其他適用於新客戶之推廣活動所提供之優惠、折扣或促銷同時使用。
15. 本行保留隨時暫停、修改及/或終止本推廣活動及/或不時修改本條款及細則（包括但不限於每個優惠下的指定日期）的權利，而不作另行通知。本行對於任何此類暫停、更改或終止不承擔任何責任。
16. 除新客戶和本行外，任何人士不可根據《合約（第三者權利）條例》強制執行任何本條款及細則的條文或享有其任何條文的利益。若有任何與本推廣活動相關之爭議，WeLab Bank 的決定將是最終、確定且具約束力的。
17. 本條款及細則受中華人民共和國香港特別行政區法律管轄，並將按其詮釋。
18. 本條款及細則應與本行的「賬戶條款」一併閱讀。除非另有定義，否則在「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「賬戶條款」不一致，則按以下順序進行：(i) 本條款及細則；(ii) 「賬戶條款」。
19. 如本條款及細則的英文版本與中文版本之間有任何差異或不一致，概以英文版本為準。

優惠：扣賬卡服務 – 6%簽賬現金回贈

20. 新客戶於 2026 年 6 月 12 日至 2026 年 9 月 30 日期間包括首尾兩天（「簽賬期」）累積達到不少於港元 10,000 元或等值金額之合資格中國內地及海外消費交易金額，可享有相當於合資格中國內地及海外消費交易之消費淨額 6%之現金回贈（「扣賬卡現金回贈」）。
21. 於整個簽賬期內，每位新客戶就本優惠可獲得之扣賬卡現金回贈上限為港元 1,000 元。
22. 如合資格中國內地及海外消費以外幣進行，有關交易金額將按入賬當日由本行釐定之相關適用匯率兌換為港元，並以四捨五入方式計算至最接近的仙位，以作計算之用。
23. 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中國內地及海外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扣賬卡現金回贈。WeLab Bank 保留合資格中國內地及海外消費交易的最終決定權。

生效日期：2026 年 6 月 12 日

重要聲明

「動態貨幣兌換交易」（DCC）可在海外提款、商戶簽賬或網上簽賬時發生。如出現兌換匯率或提供選項將港元兌換成外幣或以港幣作結算可能涉及較高費用。WeLab Bank 概不負責商戶就該交易收取的任何費用及收費。

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，你可能會蒙受損失。

有關離岸人民幣（「人民幣」）的外匯交易，人民幣匯率如同其他外幣匯率一樣，受多種因素影響並存在波動。人民幣不能自由兌換成其他指定貨幣（包括港元），且透過香港銀行兌換人民幣受到我們、相關政策、監管要求以及適用於該等外匯交易的隨時性限制的約束。實際的兌換安排將取決於當時有效的政策、要求和限制。

「汇立银行借记卡签账迎新赏」条款及细则

1. 在本条款及细则中使用的特定词语具有以下含义，除非文义另有要求：

「推广活动」指名为「汇立银行借记卡签账迎新赏」之活动及受条款及细则约束。

「推广期」指由 2026 年 6 月 12 日至 2026 年 8 月 31 日为止（包括首尾两日）。

「核心账户」指于 WeLab Bank Limited（「WeLab Bank」、「本行」、「我们」或「本银行」）开立之主要银行账户，其含义与「账户条款」中使用的相同。

「成功开立核心账户日」指新客户收到 WeLab Bank 电邮通知成功开立核心账户当天。

「合格中国内地及海外消费交易」指新客户于签账期（定义见下文第 20 条）。期内在香港以外之商户所进行之交易的消费净额，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。该交易透过汇立银行发出之借记卡经万事达卡网络进行之实体店签账交易、感应式付款、流动电话付款及网上购物交易，惟不包括所有不合格交易（定义见下文）。只有于进行合格中国内地及海外消费交易后的 30 个历日内入账至新客户核心账户之交易，方可用作计算消费净额。

「不合格交易」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、分期付款、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、有舞弊及欺诈成分之签账，以及因为合格持卡人的核心账户结余不足所致而未能入账之交易。

「新客户」或「你」指（i）在开户期开始前的十二（12）个月内未持有本行的任何账户；及（ii）在推广期以推广活动之指定推荐码（「指定推荐码」）成功开立核心账户的客户。

「消费净额」指扣除所有折扣及现金券后从新客户的核心账户扣除之最终消费金额。

2. 本推广活动仅适用于新客户。
3. 如果你参加本推广活动，即代表你已确认并同意本活动条款及细则。
4. 于开立核心账户时，新客户仅可输入一个指定推荐码，而具体的优惠资格将取决于开立核心账户时所使用的指定推荐码。
5. 本推广活动奖赏名额有限，先到先得，额满即止。本行对本推广活动的限额及有关记录均有最终决定权及具约束力。如有任何争议，概以本行之决定为准。
6. 除非本行另有说明，所有奖赏不得以任何形式转让、退回、交换及/或转换为其他形式。
7. 本行保留有关你参与本推广活动资格的最终决定权。本行的决定将具有决定性及约束力。
8. 如本推广活动下的任何交易以外币进行，该交易金额将于交易当日按我们所釐定的外汇汇率换算为港币，并四舍五入至最接近的整数以作计算。
9. 所有交易时间以香港时间为准。
10. 本行记录所载之日期及金额将为最终及具决定性，并适用于核心账户之开立、终止或转换日期。
11. 本推广活动下之奖赏及额外利息并非费用豁免。阁下与汇立银行进行之交易将按适用情况收取相关费用及收费。有关费用及收费之详情，请参阅汇立银行网站所载之「一般服务收费」。
12. 倘若你涉嫌违反适用法律或法规、涉及欺诈、滥用及/或未遵守本条款及细则（由本行根据绝对的酌情权确定），本行权撤销你参与本推广活动的资格及/或暂停或终止你在本行的所有或任何账户。

13. 本行保留从你的账户（包括但不限于你的核心账户）扣除任何本行已经派发但不适用于你的现金奖赏的权利，恕不另行通知。
14. 除非另有指明，本推广活动下之优惠不可与其他适用于新客户之推广活动所提供之优惠、折扣或促销同时使用。
15. 本行保留随时暂停、修改及/或终止本推广活动及/或不时修改本条款及细则（包括但不限于每个优惠下的指定日期）的权利，而不作另行通知。本行对于任何此类暂停、更改或终止不承担任何责任。
16. 除新客户和本行外，任何人士不可根据《合约（第三者权利）条例》强制执行任何本条款及细则的条文或享有其任何条文的利益。若有任何与本推广活动相关之争议，WeLab Bank 的决定将是最终、确定且具约束力的。
17. 本条款及细则受中华人民共和国香港特别行政区法律管辖，并将按其诠释。
18. 本条款及细则应与本行的「账户条款」一并阅读。除非另有定义，否则在「账户条款」中的定义应与本条款及细则具有相同含义。如果本条款及细则与「账户条款」不一致，则按以下顺序进行：(i) 本条款及细则；(ii) 「账户条款」。
19. 如本条款及细则的英文版本与中文版本之间有任何差异或不一致，概以英文版本为准。

优惠：借记卡服务 - 6%签账现金回赠

20. 新客户于 2026 年 6 月 12 日至 2026 年 9 月 30 日期间包括首尾两天（「签账期」）累计达到不少于港币 10,000 元或等值金额之合资格中国内地及海外消费交易金额，可享有相当于合资格中国内地及海外消费交易之消费净额 6%之现金回赠（「借记卡现金回赠」）。
21. 于整个签账期期内，每位新客户就本优惠可获得之借记卡现金回赠上限为港币 1,000 元。
22. 如合资格中国内地及海外消费以外币进行，有关交易金额将按入账当日由本行厘定之相关适用汇率兑换为港币，并以四舍五入方式计算至最接近的仙位，以作计算之用。
23. 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中国内地及海外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借记卡现金回赠。汇立银行保留合资格中国内地及海外消费交易的最终决定权。

生效日期：2026 年 6 月 12 日

重要声明

「动态货币兑换交易」(DCC) 可在海外提款、商户签账或网上签账时发生。如出现兑换汇率或提供选项将港元兑换成外币或以港币作结算可能涉及较高费用。汇立银行概不负责商户就该交易收取的任何费用及收费。

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。如果你将港币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。

有关离岸人民币（「人民币」）的外汇交易，人民币汇率如同其他外币汇率一样，受多种因素影响并存在波动。人民币不能自由兑换成其他指定货币（包括港币），且透过香港银行兑换人民币受到我们、相关政策、监管要求以及适用于该等外汇交易的随时性限制的约束。实际的兑换安排将取决于当时有效的政策、要求和限制。