

生效日期：2026 年 4 月 27 日

WeLab Global Wallet 扣賬卡 Food & Ride 現金回贈 (第一輪) 之條款及細則

優惠詳情

1. 此優惠有效期為 2026 年 4 月 27 日至 2026 年 5 月 31 日，包括首尾兩天（「優惠期」）。
2. 此優惠只適用於符合以下條件之客戶：(i) 於匯立銀行有限公司（「WeLab Bank」、「我們」或「本行」）持有核心賬戶（「核心賬戶」）；(ii) 持有由本行發出之 WeLab Global Wallet 扣賬卡（「扣賬卡」）及 (iii) 已接獲本行就此優惠所發出的電郵及 / 或推廣通知「合資格持卡人」。
3. 「合資格交易類別」指以下兩類交易：
 - (a) 使用扣賬卡以港幣於本地外送餐飲平台進行之零售交易。為免生疑問，本地外送餐飲平台所收取之會員費或訂閱費用亦包括在此類別內。
 - (b) 使用扣賬卡以港幣於本地網約的士服務進行之零售交易。
4. 「消費淨額」指扣除所有折扣、減免及現金券（如有）後，以港幣記賬至扣賬卡並從核心賬戶之最終交易金額。
5. 「合資格消費交易」指使用扣賬卡以港幣進行之零售交易或透過 Apple Pay 使用扣賬卡以港幣所進行之零售交易，並須符合以下所有條件：
 - (a) 屬於合資格交易類別；
 - (b) 其消費淨額不少於港幣 100 元；
 - (c) 於該交易進行之日起計首 7 個曆日內成功入賬至核心賬戶；及
 - (d) 不構成不合資格交易（定義見下文第 6 條）。
6. 「不合資格消費交易」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）但不包括 Apple Pay（如 WeChat Pay、Alipay 及 PayMe 等）、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。
7. 於優惠期內，每名合資格持卡人就上述第 3 條所載的每項合資格交易類別，其首十（10）筆合資格消費交易（以交易成功入賬時間的先後次序計算），每筆均可獲享港幣 10 元之現金回贈（「現金回贈」）。
8. 不論每名合資格持卡人參與之合資格交易類別數目及所進行之合資格消費交易之數目多少，於整個優惠期內就每項合資格交易類別可獲得之現金回贈金額上限為港幣 100 元。於任何情況下，每名合資格持卡人於優惠期內可獲得之現金回贈金額總上限為港幣 200 元。
9. 合資格消費交易及合資格交易類別，須按照相關卡組織所界定或由有關商戶之收單銀行所釐定之商戶編號 / 交易類型進行分類，並由 WeLab Bank 全權及絕對酌情決定。於合資格持卡人進行相關交易前，WeLab Bank 並無義務澄清該等交易是否合資格獲得現金回贈。WeLab Bank 就合資格消費交易、合資格交易類別及不合資格消費交易之定義所作出之一切詮釋，均為最終及具決定性。

開始前須注意的事項

10. 此優惠毋須登記。
11. 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 6 月 15 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現金回贈而毋須另行通知。
12. 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。
13. 合資格持卡人必須於 WeLab Bank 提出要求時，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。
14. 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。
15. 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。
16. 此優惠下的現金回贈並非費用豁免，你的交易將被收取相關費用及收費（如適用）。有關費用及收費資料，請參閱 WeLab Bank 網站上的《一般服務收費》。
17. 除非我們另有規定，所有現金回贈之金額均不得轉讓、退還、交換或轉換為其他形式。
18. 如你被懷疑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（由我們全權酌情決定），你將喪失參加本優惠的資格及 / 或你於 WeLab Bank 的全部或任何帳戶將被暫停或終止。我們將不會發放任何獎賞、回贈或額外利息；如相關款項已存入，WeLab Bank 保留權利在不作另行通知的情況下，從你的帳戶（包括但不限於你的核心戶口）扣回該等獎賞或額外利息，及 / 或採取任何必要的法律行動以追討任何尚欠款項。
19. WeLab Bank 保留權利在不作事先通知的情況下，從你的帳戶（包括但不限於你的核心戶口）保留任何已發放但未必適用於你的現金回贈。
20. 除非另有指明，除 WeLab Global Wallet 扣賬卡消費現金回贈 (2026 年 4-5 月) 優惠及「碌住賺·飛住賞」復活節大抽獎 (2026 年 3-5 月) 外，本優惠不可與其他消費回贈推廣優惠同時使用。
21. 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。
22. 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 : 27 April 2026

Terms and Conditions for Food & Ride Rewards (Phase 1)

Offer Details

1. The offer period is from 27 April 2026 to 31 May 2026 (both dates inclusive) (“**Offer Period**”).
2. This Offer is only applicable to the customers who (i) hold Core Account (“**Core Account**”) at Welab Bank Limited (“**WeLab Bank**”, “**we**” or “**us**”), (ii) WeLab Global Wallet Debit Card (“**Debit Card**”) issued by WeLab Bank and (iii) have received the promotional email and/or push notification for this offer from WeLab Bank (“**Eligible Cardholders**”).
3. “**Eligible Transaction Categories**” refers the following two categories of transactions:-
 - (a) retail transactions made with the Debit Cards at local food delivery platforms in Hong Kong Dollars. For the avoidance of doubt, the membership or subscription fees charged by the local food delivery platforms are also included within this category.
 - (b) retail transactions made with the Debit Cards at local App-based taxi and ride-hailing services in Hong Kong Dollars.
4. “**Net Spending Amount**” refers to the final transaction amount charged to a Debit Card in Hong Kong Dollars and debited from the Core Account after all applicable discounts, reductions and use of coupons.
5. “**Eligible Spending Transaction**” refers to the retail transaction made with the Debit Card in Hong Kong Dollars or the retail transaction made with the Debit Card in Hong Kong Dollars through Apple Pay which:-
 - (a) falls within Eligible Transaction Categories;
 - (b) has the Net Spending Amount of no less than HKD 100;
 - (c) is successfully posted to the Core Account within the first 7 calendar days from the date on which such transaction is made; and
 - (d) does not constitute an Ineligible Spending Transaction (as defined in Clause 6 below).
6. “**Ineligible Spending Transaction**” includes 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 other than Apple Pay (e.g. WeChat Pay, AliPay and Payme), 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 the Core Account.
- 7.



During the Offer Period, each Eligible Cardholder will receive a cash reward of HKD 10 (“**Cash Rebate**”) for each of the first ten (10) Eligible Spending Transactions (as determined by the chronological sequence of the posting time) per each Eligible Transaction Categories as set out in Clause 3 above.

8. Notwithstanding the number of Eligible Transaction Categories participated in and the number of Eligible Spending Transaction made by an Eligible Cardholder, the maximum Cash Rebate amount that may be earned per Eligible Transaction Categories during the entire Offer Period shall be capped at HKD 100. The maximum Cash Rebate amount that may be earned by each Eligible Cardholder during the entire Offer Period shall, in any event, be capped at HKD 200.
9. The Eligible Spending Transaction and Eligible Transaction Categories 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 Cardholder conduct the transactions. All interpretations made by WeLab Bank in respect of the definitions of Eligible Spending Transaction, Eligible Transaction Categories and Ineligible Spending Transaction shall be final and conclusive.

Read before you start.

10. No registration is required for this offer.
11. The Cash Rebate will be credited to the respective Core Accounts held by the Eligible Cardholders on or before 15 June 2026 for Eligible Spending Transactions made within Offer Period. Eligible Cardholders' Debit Cards and Core 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 eligible to receiving the Cash Rebate. Otherwise, WeLab Bank reserves the right to forfeit the Cash Rebate without prior notice.
12. WeLab Bank will determine the eligibility of Eligible Cardholders and Eligible Spending Transactions based on WeLab Bank's record.
13. 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.
14. In case of any fraud/abuse/reversal or cancellation of any transactions, including but not limited to the cancelation 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.
15. 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.
16. Cash Rebate under this offer is not a fee waiver, your transaction(s) will be charged with relevant fees and charges (if applicable). For fees and charges information, please refer to the General Service Charges on WeLab Bank's website.



17. All Cash Rebate amount cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
18. 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 offer and/or suspension or termination of all or any of your Account with us. WeLab Bank shall not credit the reward, rebate or additional interests, or where such amount has been credited, WeLab Bank reserves the right to debit the reward amount or additional interests from your Account (including but not limited to your Core Account) without notice and/or take any necessary legal action to recover any outstanding amounts.
19. WeLab Bank reserves the right to retain any Cash Rebate from your account (including but not limited to your Core Account) that WeLab Bank has distributed but may not necessarily applicable to you without prior notice.
20. Unless otherwise specified, this offer cannot be used in conjunction with other spending rebate promotional offers except WeLab Global Wallet Debit Card Spending Cash Rebate (Apr-May2026) offer and "Swipe · Earn · Win" Easter Lucky Draw (Mar-May 2026).
21. 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.
22. 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.

汇立寰球钱包借记卡吃喝出行现金回赠（第一轮）之条款及细则

优惠详情

1. 此优惠有效期为 2026 年 4 月 27 日至 2026 年 5 月 31 日，包括首尾两天（「**优惠期**」）。
2. 本优惠仅适用于符合以下条件之客户：（i）于汇立银行有限公司（「**汇立银行**」、「**我们**」或「**本行**」）持有核心账户（「**核心账户**」）；（ii）持有由本行发出之 汇立寰球钱包借记卡（「**借记卡**」）及（iii）已接获本行就此优惠所发出的电邮及 / 或推广通知「**合资格持卡人**」。
3. 「**合资格交易类别**」指以下两类交易：
 - (a) 使用借记卡以港币于本地外送餐饮平台进行之零售交易。为免生疑问，本地外送餐饮平台所收取之会员费或订阅费用亦包括在此类别内。
 - (b) 使用借记卡以港币于本地网约的士服务进行之零售交易。
4. 「**消费净额**」指扣除所有折扣、减免及现金券（如有）后，以港币记账至扣账卡并从核心账户扣除之最终交易金额。
5. 「**合资格消费交易**」指使用借记卡以港币进行之零售交易或透过 Apple Pay 使用借记卡以港币所进行之零售交易，并须符合以下所有条件：
 - (a) 属于合资格交易类别；
 - (b) 其消费净额不少於港币 100 元；
 - (c) 於該交易进行之日起計首 7 個曆日内成功入賬至核心賬戶；及
 - (d) 不構成不合資格交易（定義見下文第 6 條）。
6. 「**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）但不包括 Apple Pay（如 WeChat Pay、Alipay 及 PayMe 等）、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。
7. 于优惠期内，每名合资格持卡人就上述第 3 条所载的每项合资格交易类别，其首十（10）笔合资格消费交易（以交易成功入账时间的先后次序计算），每笔均可获享港币 10 元之现金回赠（“**现金回赠**”）。
8. 不论每名合资格持卡人参与之合资格交易类别数目及所进行之合资格消费交易之数目多少，于整个优惠期内，就每项合资格交易类别可获得之现金回赠金额上限为港币 100 元。于任何情况下，每名合资格持卡人于优惠期内可获得之现金回赠金额总上限为港币 200 元。
9. 合资格消费交易及合资格交易类别，须按照相关卡组织所界定或由有关商户之收单银行所厘定之商户编号 / 交易类型进行分类，并由 汇立银行全权及绝对酌情决定。于合资格持卡人进行相关交易前，WeLab Bank 并无义务澄清该等交易是否合资格获得现金回赠。汇立银行就合资格消费交易、合资格交易类别及不合资格消费交易之定义所作出之一切诠释，均为最终及具决定性。

开始前须注意的事项

10. 此优惠毋须登记。
11. 合格持卡人于优惠期进行的合格消费交易之相关现金回赠将于 2026 年 6 月 15 日或之前存入合格持卡人持有的核心账户账户内。合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格持卡人现金回赠而毋须另行通知。
12. 汇立银行将会根据汇立银行之纪录以决定合格持卡人和合格消费交易是否符合资格。
13. 合格持卡人必须于汇立银行提出要求时，保留及提供有关合格消费交易之交易存根正本或正式交易记录以供作核实。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。
14. 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（包括但不限于合格持卡人的账户）直接扣除现金回赠，而毋须事先通知。
15. 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格持卡人。如有任何争议，汇立银行保留最终决定权。
16. 本优惠下的现金回赠并非费用豁免，你的交易将被收取相关费用及收费（如适用）。有关费用及收费资料，请参阅汇立银行网站上的《一般服务收费》。
17. 除非我们另有规定，所有现金回赠之金额均不得转让、退还、交换或转换为其他形式。
18. 如你被怀疑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（由我们全权酌情决定），你将丧失参加本优惠的资格及/或你于汇立银行的全部或任何账户将被暂停或终止。我们将不会发放任何奖赏、回赠或额外利息；如相关款项已存入，汇立银行保留权利在不作另行通知的情况下，从你的账户（包括但不限于你的核心账户）扣回该等奖赏或额外利息，及/或采取任何必要的法律行动以追讨任何尚欠款项。
19. 汇立银行保留权利在不作事先通知的情况下，从你的账户（包括但不限于你的核心账户）保留任何已发放但未必适用于你的现金回赠。
20. 除非另有指明，除汇立寰球钱包借记卡消费现金回赠（2026 年 4-5 月）优惠及「刷卡赚·飞享赏」复活节大抽奖（2026 年 3-5 月）外，本优惠不可与其他消费回赠推广优惠同时使用。
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