

## Terms and Conditions for Level Up Rewards Campaign

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

“**Bonus Reward**” means the cash rebate on Core Account HKD Average Balance, calculated in the manner as described in Clause 6 below.

“**Bonus Reward Rate (p.a.)**” means an annualised percentage applicable to a specific Level, as specified in the Level Table in the WeLab Bank App, as may be amended and updated by WeLab Bank from time to time.

“**Campaign**” means this “Level Up Rewards Campaign”.

“**Campaign Period**” means the period of this Campaign as specified in the WeLab Bank App, as may be amended and updated by WeLab Bank from time to time.

“**Core Account**” means the primary WeLab Bank account opened with WeLab Bank and has the same meaning as used in the “Account Terms”.

“**Core Account HKD Average Balance**” means the average of the daily closing balances of Hong Kong Dollar deposit in your Core Account over a calendar month within the Campaign Period. For the avoidance of doubt, only Hong Kong Dollar deposit in your Core Account, including any Hong Kong Dollar deposit placed under Money Safe protection, shall be included in the calculation of the Core Account HKD Average Balance.

“**Level**” means the applicable deposit tier determined by reference to the Core Account HKD Average Balance, as specified in the Level Table in the WeLab Bank App.

“**Level Table**” means the table displayed in the WeLab Bank App that specifies each Level and its corresponding Bonus Reward Rate (p.a.).

2. This Campaign is only applicable to the customers who hold a valid Core Account at WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”) during the Campaign Period (“**Eligible Customer**”, “**you**” or “**your**”).
3. During the Campaign Period, where an Eligible Customer’s Core Account HKD Average Balance as of the last day of a calendar month reaches a higher Level as compared with the Level of the last calendar month, such Eligible Customer will be entitled to receive the Bonus Reward for that calendar month.
4. For the avoidance of doubt, a customer shall not be entitled to any Bonus Reward if such customer’s Core Account HKD Average Balance (i) does not attain a higher Level

as compared with the last calendar month; (ii) remains at the same Level as compared with the last calendar month; (iii) has already attained the highest Level as specified in the Level Table in the last calendar month; or **(iv) exceeds the upper limit of the highest Level set out in the Level Table** during that calendar month.

Illustrative examples for the entitlement of the Bonus Reward

<b>Example</b>	<b>Level (previous month)</b>	<b>Level (current month)</b>	<b>Whether the Eligible Customer is entitled to any Bonus Reward</b>
1.	Level 5	Level 10	Yes, the Eligible Customer has advanced to a higher Level.
2.	Level 5	Level 6	Yes, the Eligible Customer has advanced to a higher Level.
3.	Level 5	Level 5	No, the Eligible Customer remains at the same Level.
4.	Level 5	Level 4	No, the Level has decreased from Level 5 to Level 4.
5.	Level 5	<b><u>Core Account HKD Average Balance exceeds the upper limit of the highest Level as stated in the Level Table</u></b>	<b><u>No, the Core Account HKD Average Balance exceeded the upper limit of the highest Level.</u></b>

5. Each Level corresponds to a specific Bonus Reward Rate (p.a.), as set out in the Level Table. When an Eligible Customer's Core Account HKD Average Balance reaches a higher Level as compared to that of the last calendar month, the corresponding Bonus Reward Rate (p.a.) will be applied in the calculation of his/her Bonus Reward.
6. The Bonus Reward for a calendar month during the Campaign Period shall be calculated by multiplying the Core Account HKD Average Balance as of the last day of that calendar month by the applicable Bonus Reward Rate (p.a.) pro-rated for the number of days in that calendar month. For the avoidance of doubt, the Bonus Reward Rate (p.a.) is calculated on a 365-day or 366-day basis (for leap year).
7. The Core Account HKD Average Balance and the Bonus Reward will be rounded to the nearest cent and determined according to our system record. The Bank's system records shall be final and conclusive.
8. The Bonus Reward of a calendar month will be credited to the Core Account of the relevant Eligible Customer within the first 7 calendar days of the following calendar month.

**Read before you start.**

9. No registration is required.
10. WeLab Bank will determine the eligibility of customers to participate in this Campaign as well as the Core Account HKD Average Balance based on WeLab Bank's records.
11. Our records on times, dates, Core Account HKD Average Balance, Bonus Reward Rate (p.a.) and Bonus Reward shall be final and conclusive.
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 this Campaign and/or suspension or termination of all or any of your Core Account with us. We shall not credit the Bonus Reward, or where such amount has been credited, we reserve the right to debit the Bonus Reward from your accounts with us (including but not limited to your Core Account) without notice and/or take any necessary legal action to recover any outstanding amounts.
13. The Bonus Reward cannot be transferred, returned, exchanged, or converted into other forms unless otherwise specified by us.
14. You agree and acknowledge that you are not entitled to receive any Bonus Reward if you close your Core Account at any time before the Bonus Reward is credited to your Core Account.
15. We reserve 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. In case of any fraud, abuse or cancellation of any transactions, WeLab Bank reserves the right to debit the Bonus Reward from any of your bank accounts with us (including but not limited to the Core Account) without prior notice.
17. WeLab Bank reserves the right to amend the terms and conditions of this Campaign and/or cancel this Campaign at any time without prior notice. The latest details of this Campaign and the revised terms and conditions (if any) 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.

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.
19. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
20. No person other than the Eligible 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.
21. In the event of any dispute arising from the Campaign, the decision of WeLab Bank Limited shall be final, conclusive and binding.
22. These terms and conditions shall be read in conjunction with our Account Terms. In the event of discrepancies or inconsistencies between these terms and conditions and the Account Terms, these terms and conditions shall prevail.

Effective Date: 7 May 2026

## 級級賞之條款及細則

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：

「**升級獎賞**」指按核心賬戶港元平均結餘所計算的現金回贈，有關計算方法詳見下文第 6 條。

「**升級獎賞年利率**」指適用於指定等級之年化百分率，詳情列載於 WeLab Bank App 內之等級表，並以 WeLab Bank 不時作出的修訂及更新為準。

「**推廣活動**」指本「級級賞」。

「**推廣期**」指於 WeLab Bank App 內所顯示本推廣活動期間，並以 WeLab Bank 不時作出的修訂及更新為準。

「**核心賬戶**」指與 WeLab Bank 開立的主要 WeLab Bank 銀行賬戶，其含義與「**賬戶條款**」中使用的相同。

「**核心賬戶港元平均結餘**」是指於推廣期內的任何一個曆月，就合資格客戶之核心賬戶所持有的港幣存款之每日結餘計算所得之平均值。為免生疑，計算核心賬戶港幣平均結餘時，僅包括核心賬戶港幣存款（包括任何受智安存保障之港幣存款）。

「**等級**」指根據核心賬戶港元平均結餘而釐定之適用存款等級，詳情列載於 WeLab Bank App 內之等級表。

「**等級表**」指於 WeLab Bank App 內顯示、列明各等級及其相對應升級獎賞年利率之列表。

2. 本推廣活動僅適用於於推廣期內持有 WeLab Bank Limited（「**WeLab Bank**」、**「我們**」或**「本行**」）有效核心賬戶之客戶（**「合資格客戶**」或**「你**」）
3. 於推廣期內，如合資格客戶於該曆月最後一日所錄得之核心賬戶港元平均結餘，較上一曆月提升至較高等級，則該合資格客戶可獲得該曆月之升級獎賞。
4. 為免生疑問，如客戶之核心賬戶港元平均結餘出現以下任何一種情況，該客戶將不享有任何獎賞：(i) 未能較上一曆月達至更高等級；(ii) 與上一曆月維持於相同等級；(iii) 於上一曆月已達至等級表所列之最高等級；或 **(iv) 於該曆月內超出等級表所列最高等級之上限金額**。

### 升級獎賞資格之示例說明

示例	等級 (上一曆月)	等級 (本曆月)	合資格客戶是否有權獲得任何升級獎賞
1.	等級 5	等級 10	是，合資格客戶已晉升至較高等級。
2.	等級 5	等級 6	是，合資格客戶已晉升至較高等級。
3.	等級 5	等級 5	否，合資格客戶之等級維持不變。
4.	等級 5	等級 4	否，等級已由第 5 級下降至第 4 級。
5.	等級 5	<u>核心賬戶港元平均結餘超出等級表內所列最高等級之上限。</u>	<u>否，核心賬戶港元平均結餘已超出最高等級上限。</u>

- 每一個等級均對應一個特定之升級獎賞年利率，詳情列載於等級表內。當合資格客戶之核心賬戶港元平均結餘較上一曆月所達之等級提升至較高等級時，將按相應等級所適用之升級獎賞年利率計算其升級獎賞。
- 於推廣期內，該月升級獎賞將以該曆月最後一日之核心賬戶港元平均結餘乘以適用之升級獎賞年利率，並根據該曆月之實際日數按比例計算。為免生疑，升級獎賞年利率乃以每年 365 日計算；如屬閏年，則以 366 日計算。
- 核心賬戶港元平均結餘及升級獎賞，將四捨五入至小數後二個位作計算，並以本行系統紀錄為準。本行之系統紀錄屬最終及具決定性。
- 升級獎賞將於下一個曆月首七（7）曆日內，存入相關合資格客戶之核心賬戶。

### 開始前須注意的事項

- 本推廣活動毋須另行登記。
- WeLab Bank 將會根據 WeLab Bank 之紀錄以決定客戶是否合資格參加此推廣及其核心賬戶港元平均結餘。
- 有關時間、日期、核心賬戶港元平均結餘及升級獎賞的所有記錄，均以本行之記錄為準，並具最終及決定性效力。

12. 倘若本行認為你違反任何適用法律法規、欺詐、濫用及/或不遵守本條款及細則（由本行全權酌情判定），我們有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。在不作另行通知的情況下，我們不會向你發放升級獎賞，或在已發放相關金額的情況下，我們有權從你的賬戶（包括但不限於你的核心賬戶）扣除已經發放的升級獎賞。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。
13. 除非另有述明，本升級獎賞不得轉讓、退還、交換或轉換為其他形式。
14. 如果你的核心賬戶在升級獎賞存入你的核心賬戶之前的任何時間關閉，即代表你無權獲得任何升級獎賞。
15. 我們保留隨時暫停、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。
16. 如有任何舞弊或欺詐成分或取消任何交易，WeLab Bank 有權從你的任何 WeLab Bank 賬戶（包括但不限於核心賬戶）直接扣除升級獎賞，而毋須事先通知。
17. 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。有關更改的推廣優惠、條款及細則（如有）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。
18. 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。
19. 如中英文條款及細則有所差異，一概以英文版本為準。
20. 除合資格客戶和本行外，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。
21. 若有任何與本推廣活動相關之爭議，WeLab Bank Limited 的決定將是最終、確定且具約束力的。
22. 本條款及細則應與我們的賬戶條款一起閱讀。如本條款及細則與賬戶條款之間存在差異或不一致，則以本條款及細則為準。

生效日期：2026 年 5 月 7 日

## 级级赏之条款及细则

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：

「升级奖赏」指按核心账户港元平均结余所计算的现金回赠，有关计算方法详见下文第 6 条。

「升级奖赏年利率」指适用于指定等级之年化百分率，详情刊载于汇立银行 App 内之等级表，并以汇立银行不时作出的修订及更新为准。

「推广活动」指本「级级赏」。

「推广期」指于汇立银行 App 内所显示本推广活动期间，并以汇立银行不时作出的修订及更新为准。

「核心账户」指与汇立银行开立的主要汇立银行银行账户，其含义与「账户条款」中使用的相同。

「核心账户港元平均结余」是指于推广期内的任何一个历月，就合资格客户之核心账户所持有的港币存款之每日结余计算所得之平均值。为免生疑，计算核心账户港币平均结余时，仅包括核心账户港币存款（包括任何受智安存保障之港币存款）。

「等级」指根据核心账户港元平均结余而釐定之适用存款等级，详情刊载于汇立银行 App 内之等级表。

「等级表」指于汇立银行 App 内显示、列明各等级及其相对应升级奖赏年利率之列表。

2. 本推广活动仅适用于于推广期内持有 WeLab Bank Limited（「WeLab Bank」、  
「汇立银行」、「我们」或「本行」）有效核心账户之客户（「合资格客户」或  
「你」）。
3. 于推广期内，如合资格客户于历月最后一日所录得之核心账户港元平均结余，较上一历月提升至较高等级，则该合资格客户可获得该历月之升级奖赏。
4. 为免生疑问，如客户之核心账户港元平均结余出现以下任何一种情况，该客户将不享有任何奖赏：(i) 未能较上一历月达至更高等级；(ii) 与上一历月维持于相同等级；(iii) 于上一历月已达至等级表所列之最高等级；或 (iv) 于该历月内超出等级表所列最高等级之上限金额。

### 升级奖赏资格之示例说明

示例	等级 (上一历月)	等级 (本历月)	合资格客户是否有权获得任何升级奖赏
1.	等级 5	等级 10	是，合资格客户已晋升至较高等级。
2.	等级 5	等级 6	是，合资格客户已晋升至较高等级。
3.	等级 5	等级 5	否，合资格客户之等级维持不变。
4.	等级 5	等级 4	否，等级已由第 5 级下降至第 4 级。
5.	等级 5	<u>核心账户港元平均 结余超出等级表内 所列最高等级之上 限。</u>	<u>否，核心账户港元平均结余已超出最高 等级上限。</u>

5. 每一个等级均对应一个特定之升级奖赏年利率，详情列载于等级表内。当合资格客户之核心账户港元平均结余较上一历月所达之等级提升至较高等级时，将按相应等级所适用之升级奖赏年利率计算其升级奖赏。
6. 于推广期内，该月升级奖赏将以该历月最后一日之核心账户港元平均结余，乘以适用之升级奖赏年利率，并根据该历月之实际日数按比例计算。为免生疑问，升级奖赏年利率乃以每年 365 日计算；如属闰年，则以 366 日计算。
7. 核心账户港元平均结余及升级奖赏，将四舍五入至小数后两个位作计算，并以本行系统纪录为准。本行之系统纪录属最终及具决定性。
8. 升级奖赏将于下一个历月首七 ( 7 ) 历日内，存入相关合资格客户之核心账户。

### 开始前须注意的事项

9. 本推广活动毋须另行登记。
10. 汇立银行将会根据汇立银行之纪录以决定客户是否合资格参加此推广及其核心账户港元平均结余。
11. 有关时间、日期、核心账户港元平均结余及升级奖赏的所有记录，均以本行之记录为准，并具最终及决定性效力。

12. 倘若本行认为你违反任何适用法律法规、欺诈、滥用及/或不遵守本条款及细则（由本行全权酌情判定），我们有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。在不作另行通知的情况下，我们不会向你发放升级奖赏，或在已发放相关金额的情况下，我们有权从你的账户（包括但不限于你的核心账户）扣除已经发放的升级奖赏。另外，我们保留所有采取任何法律行动的权利追讨任何未偿还的款项。
13. 除非另有说明，本升级奖赏不得转让、退还、交换或转换为其他形式。
14. 如果你的核心账户在升级奖赏存入你的核心账户之前的任何时间关闭，即代表你无权获得任何升级奖赏。
15. 我们保留随时暂停、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。
16. 如有任何舞弊或欺诈成分或取消任何交易，汇立银行有权从你的任何汇立银行账户（包括但不限于核心账户）直接扣除升级奖赏，而毋须事先通知。
17. 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。有关更改的推广优惠、条款及细则（如有）可以于汇立银行 App 及/或网站找到，及/或汇立银行将通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。
18. 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。
19. 如中英文条款及细则有所差异，一概以英文版本为准。
20. 除合资格客户和本行外，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。
21. 若有任何与本推广活动相关之争议，汇立银行的决定将是最终、确定且具约束力的。
22. 本条款及细则应与我们的账户条款一起阅读。如本条款及细则与账户条款之间存在差异或不一致，则以本条款及细则为准。

生效日期：2026 年 5 月 7 日