

### 限時私人貸款 HKD500 現金回贈條款及細則

1. 限時私人貸款 HKD500 現金回贈（「推廣活動」）推廣期由 2026 年 10 月 1 日至 2026 年 10 月 31 日為止（包括首尾兩日）（「推廣期」）。
2. 「合資格客戶」、「你」或「你的」指：
  - (i) 持有效的 WeLab Bank 核心賬戶及持有 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）的現有客戶；及根據下列第 3 條款，成功提交 WeLab Bank 再借 / 加借私人貸款申請，並於「私人貸款優惠碼」一欄填妥指定優惠碼「**OCT500**」（「貸款優惠碼」）
3. 合資格客戶於推廣期內成功根據 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則，申請貸款時輸入上述指定之貸款優惠碼成功提交申請貸款額達 HKD150,001 或以上及選擇 24 個月或以上還款期，並於 WeLab Bank App 成功上載私人貸款申請所需且有效的文件及資料（包括但不限於香港身份證副本、住址證明及符合 WeLab Bank 要求的入息證明及/或其他審批所需文件等）並由 WeLab Bank 確認其指定貸款申請。不論貸款最終獲批核與否，則可享 HKD500 現金回贈（「現金回贈」）。如客戶之貸款申請經系統自動拒絕，導致未能提交所需證明文件，該申請將被視為未成功。在此情況下，客戶將不符合任何現金回贈之資格，而相關現金回贈資格亦將自動被取消。
4. 合資格客戶參加本推廣活動即代表接受本條款及細則。
5. WeLab Bank 會根據系統紀錄確認你是否符合資格獲得現金回贈。如符合資格，現金回贈金額將於 2026 年 12 月 31 日或之前由 WeLab Bank 存入你的港元核心賬戶。
6. 每位客戶只可享此推廣活動之現金回贈一次。客戶於開立核心賬戶或申請私人貸款時，只能輸入一個指定開戶優惠碼或貸款優惠碼，而具體的優惠資格將取決於所使用的開戶優惠碼或貸款優惠碼。除非另有說明，此推廣活動可與其他貸款推廣一同應用。
7. 除非我們另有規定，現金回贈（如適用）金額均不得轉讓、退還、交換或轉換為其他形式。
8. 你須在現金回贈轉入你的核心賬戶時擁有有效的 WeLab Bank 港元核心賬戶。你同意並知悉在現金回贈於轉入你的港元核心賬戶之前關閉核心賬戶，或在貸款的最後還款日期之前全數清還 WeLab Bank 私人貸款的未償還貸款（如適用），我們有權不向你支付任何現金回贈及/或我們有權從你的賬戶（包括但不限於你的港元核心賬戶）扣除我們已經支付的現金回贈，不作另行通知。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。
9. 如果我們認為你違反任何適用的法律法規、進行欺詐、濫用或不遵守本推廣活動的條款及細則，我們有權撤銷你參加本推廣活動的資格，並可能暫停或終止你於本行的任何或所有賬戶。在不作另行通知的情況下，我們不會向你支付任何現金回贈，並有權從你的賬戶（包括但不限於你的港元核心賬戶）扣除已支付的現金回贈。此外，我們保留採取法律行動的權利以追討任何未償還款項。

10. 我們保留隨時暫停、修訂或終止本推廣活動及以上條款及細則之權利，而毋須另行通知。如有任何爭議，本行的決定將是最終、確定且具約束力。
11. 本推廣活動的條款及細則應與本行賬戶條款中的定義和 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）的條款及細則同時閱讀。如本推廣活動的條款及細則與賬戶條款或 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則之間存有任何歧異，一概以本條款及細則為準。
12. 除非另有定義，否則本行賬戶條款和/或 WeLab Bank 私人貸款（私人分期貸款及清卡數貸款）條款及細則中的定義應與本條款及細則具有相同含義。
13. 如本條款及細則之英文版本與中文版本如有任何分歧，概以英文版本為準。

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### Limited Time Personal Loan HKD500 Cash Rebate Terms and Conditions

1. Limited Time Personal Loan HKD500 Cash Rebate ("**Campaign**") shall be valid from 1 October 2026 to 31 October 2026 (both dates inclusive) ("**Campaign Period**") unless otherwise specified by us.
2. "**Eligible Customer(s)**", "**you**" or "**your**" means:
  - (i) existing customers who own a valid Core Account at WeLab Bank, have an existing WeLab Bank Personal Loan and have successfully submitted reborrow/ top-up loan application for WeLab Bank Personal Loan using the relevant promotion code "**OCT500**" ("**Promotion Code**") within the Campaign Period and in accordance with Clauses 3 below.
3. Eligible Customers who successfully submitted an application for a WeLab Bank Personal Loan with loan amount of HKD150,001 or above and minimum tenor of 24 months using the above designated Promotion Code in accordance with the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions within the Campaign Period for the first time, and upload the required and valid documents and information including but not limited to a copy of the Hong Kong ID, proof of address, and proof of income in compliance with requirements of WeLab Bank, and have their application for the Designated Loan for the loan application via WeLab Bank App, regardless the result of approval, can enjoy a HKD500 cash rebate ("**Cash Rebate**"). In the event that a customer's loan application is automatically declined by the system, resulting in the failure to submit the required supporting documents, such application shall be deemed unsuccessful. Under such circumstances, the customer shall not be eligible for any Cash Rebate, and any related eligibility shall be automatically forfeited.
4. Eligible Customers are deemed to accept these Terms and Conditions by participating in this Campaign.
5. WeLab Bank will verify your eligibility for the Cash Rebate based on system records. For eligible cases, the Cash Rebate amount will be credited into your HKD Core Account on or before 31 December 2026.
6. Each customer can only enjoy the Cash Rebate of this Campaign once. Customer can only use one designated Referral Code /Promotion Code when opening a Core Account or applying a Personal Loan. The specific offer entitlement will depend on the Referral Code /Promotion Code used. Except as otherwise stated, this Campaign can be applied in conjunction with other loan promotions.
7. The Cash Rebate (if applicable) cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
8. You must have a valid WeLab Bank HKD Core Account at the time the Cash Rebate is credited to your HKD Core Account. You agree and acknowledge that if you close your Core Account at any time before the Cash Rebate amount is credited into your HKD Core Account or repay the outstanding loan of your Loan in full prior to the loan's final repayment date (if applicable), we shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to debit the Cash Rebate directly from your Account (including but not limited to your HKD Core Account) without prior notice and/or take such necessary legal action to recover any outstanding amounts.
9. Any breach of applicable laws or regulations, engaged in fraud, abuse and/or failed to comply with the terms and conditions of this Campaign offer, we reserve the right to revoke your eligibility to participate in this Campaign offer, and may suspend or terminate any or all of your accounts with us. Without further notice, we will not pay you any Cash Rebate and/or we reserve the right to deduct any Cash Rebate already paid from your account (including but not limited to your HKD Core

Account). Additionally, we reserve the right to take any legal action to recover any outstanding amounts.

10. We reserve the right to suspend, modify or terminate the Campaign and/or amend these terms and conditions at any time without prior notice. In the event of any disputes, the decision of WeLab Bank shall be final, conclusive, and binding.
11. These terms and conditions of this Campaign shall be read in conjunction with our Account Terms and the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions. In the event of discrepancies or inconsistencies between these terms and conditions of this Campaign and the Account Terms or the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions, these terms and conditions shall prevail.
12. Terms defined in our Account Terms and/or WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions shall have the same meanings when used herein, unless otherwise defined.
13. In the event of discrepancies and or inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**To borrow or not to borrow? Borrow only if you can repay!**

## 限时私人贷款 HKD500 现金回赠条款及细则

1. 限时私人贷款 HKD500 现金回赠（「**推广活动**」）推广期由 2026 年 10 月 1 日至 2026 年 10 月 31 日为止（包括首尾两日）（「**推广期**」）。
2. 「**合资格客户**」、「**你**」或「**你的**」指：
  - (i) 持有效的 WeLab Bank 核心账户及持有 WeLab Bank 私人贷款（私人分期贷款及清卡数贷款）的现有客户；及根据下列第 3 条款，成功提交 WeLab Bank 再借 / 加借私人贷款申请，并于「私人贷款优惠码」一栏填妥指定优惠码「**OCT500**」（「**贷款优惠码**」）
3. 合资格客户于推广期内首次成功根据 WeLab Bank 私人贷款（私人分期贷款及清卡数贷款）条款及细则，申请贷款时输入上述指定之贷款优惠码成功提交申请贷款额达 HKD150,001 或以上及选择 24 个月或以上还款期，并于 WeLab Bank App 成功上载私人贷款申请所需且有效的文件及资料（包括但不限于香港身份证副本、住址证明及符合 WeLab Bank 要求的收入证明及/或其他审批所需文件等），并由 WeLab Bank 确认其指定贷款申请。无论贷款最终获批核与否，则可享 HKD500 现金回赠（「**现金回赠**」）。如客户的贷款申请经系统自动拒绝，导致未能提交所需证明文件，该申请将被视为未成功。在此情况下，客户将不符合任何现金回赠的资格，而相关现金回赠资格亦将自动被取消。
4. 合资格客户参加本推广活动即代表接受本条款及细则。
5. WeLab Bank 会根据系统纪录确认你是否符合资格获得现金回赠。如符合资格，现金回赠金额将于 2026 年 12 月 31 日或之前存入你的港元核心账户。
6. 每位客户只可享此推广活动之现金回赠一次。客户于开立核心账户或申请个人贷款时，只能输入一个指定开户优惠码或贷款优惠码，而具体的优惠资格将取决于所使用的开户优惠码或贷款优惠码。除非另有说明，此推广活动可与其他贷款推广一同应用。
7. 除非我们另有规定，现金回赠（如适用）金额均不得转让、退还、交换或转换为其他形式。
8. 你须在现金回赠转入你的核心账户时拥有有效的 WeLab Bank 港元核心账户。你同意并知悉在现金回赠于转入你的港元核心账户之前关闭核心账户，或在贷款的最后还款日期之前全数清还 WeLab Bank 私人贷款的未偿还贷款（如适用），我们有权不向你支付任何现金回赠及/或我们有权从你的账户（包括但不限于你的港元核心账户）扣除我们已经支付的现金回赠，不作另行通知。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。

9. 如果我们认为你违反任何适用的法律法规、进行欺诈、滥用或不遵守本推广活动的条款及细则，我们有权撤销你参加本推广活动的资格，并可能暂停或终止你于本行的任何或所有账户。在不作另行通知的情况下，我们不会向你支付任何现金回赠，并有权从你的账户（包括但不限于你的港元核心账户）扣除已支付的现金回赠。此外，我们保留采取法律行动的权利以追讨任何未偿还款项。
10. 我们保留随时暂停、修订或终止本推广活动及以上条款及细则之权利，而毋须另行通知。如有任何争议，本行的决定将是最终、确定且具约束力。
11. 本推广活动的条款及细则应与本行账户条款中的定义和 WeLab Bank 私人贷款（私人分期贷款及清卡数贷款）的条款及细则同时阅读。如本推广活动的条款及细则与账户条款或 WeLab Bank 私人贷款（私人分期贷款及清卡数贷款）条款及细则之间存有任何歧异，一概以本条款及细则为准。
12. 除非另有定义，否则本行账户条款和/或 WeLab Bank 私人贷款（私人分期贷款及清卡数贷款）条款及细则中的定义应与本条款及细则具有相同含义。
13. 如本条款及细则之英文版本与中文版本如有任何分歧，概以英文版本为准。

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