

Terms and Conditions for Mobile Wallet Campaign (Invited Customers)

1. In these terms and conditions, the following terms have the meanings set out below, unless the context otherwise requires:

"Apple Pay" means the mobile payment service provided by Apple Inc. that enables users to make contactless payments in stores, within apps and on websites using a Debit Card saved to Apple Wallet on a compatible device. The use of Apple Pay with a Debit Card is subject to the terms and conditions prescribed by Apple Inc. and Terms of Use of Mobile Wallet.

"Campaign" means this "Mobile Wallet Campaign (Invited Customers)" under these terms and conditions.

"Campaign Period" means the period from 9 October 2026 to 30 November 2026 (both dates inclusive).

"Core Account" means the core account of an Eligible Customer with WeLab Bank Limited ("**WeLab Bank**", "**we**" or "**us**").

"Debit Card" means the WeLab Global Wallet Debit Card issued by WeLab Bank.

"Eligible Customer" means a customer who (i) holds a Core Account, (ii) holds a Debit Card, and (iii) has been selected by WeLab Bank and received the invitation and/or promotional notification for this Campaign from WeLab Bank.

"Eligible Mobile Wallet Transaction" means a local retail transaction made with the Debit Card through Apple Pay or Google Pay in Hong Kong Dollar, which: (a) has a transaction amount (excluding service fee) of no less than HKD 200; (b) is made during the Campaign Period and is successfully posted to the Core Account by 10 December 2026; and (c) does not constitute an Ineligible Transaction (as defined below). For the avoidance of any doubt, only eligible transactions made in Hong Kong Dollar will be counted for the purpose of this Campaign. Transactions effected in any currency other than HKD will be excluded and shall not be eligible under this Campaign.

"Google Pay" means the payment service provided by Google LLC that enables users to make contactless payments in stores, within apps and on websites using a Debit Card saved to Google Wallet on a compatible device. The use of Google Pay with Debit Card is subject to the terms and conditions prescribed by Google LLC and Terms of Use of Mobile Wallet.

"Ineligible Transaction" means any transaction that is excluded for the purpose of this Campaign, including but not limited to bank charges, cash withdrawal, purchase transactions effected outside the Mastercard network, mail/telephone/fax 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 mobile payment platforms or e-wallets other than Apple Pay or Google Pay (e.g. Samsung Pay, WeChat Pay, Alipay and PayMe), 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 the Core Account.

2. This Campaign is only applicable to Eligible Customers. To participate, an Eligible Customer must make Eligible Mobile Wallet Transactions with the Debit Card during the Campaign Period.
3. During the Campaign Period, each Eligible Customer will be entitled to (i) a cash rebate of HKD 50 for his/her first Eligible Mobile Wallet Transaction and (ii) a cash rebate of HKD 20 for each of his/her subsequent five (5) Eligible Mobile Wallet Transactions (collectively "**Cash Rebate**"). The first and subsequent Eligible Mobile Wallet Transactions will be determined in chronological order based on the transaction date and time. Each Eligible Customer may receive a maximum Cash Rebate of HKD 150 during the Campaign Period.



4. Each Eligible Mobile Wallet Transaction shall be classified by reference to according to the merchant category codes and/or transaction types defined by the relevant card associations or determined by the respective merchant's acquiring bank. WeLab Bank shall determine, at its sole and absolute discretion, whether a transaction qualifies as an Eligible Mobile Wallet Transactions. WeLab Bank has no obligation to confirm whether transactions are eligible for the Cash Rebate before the Eligible Customer makes the transactions. All interpretations made by WeLab Bank in respect of the definitions of Eligible Mobile Wallet Transaction and Ineligible Transaction shall be final and conclusive.

Read Before You Start

5. No registration is required for this Campaign.
6. The Cash Rebate will be credited to the respective Core Accounts held by the Eligible Customers on or before 17 December 2026 for Eligible Mobile Wallet Transactions made within the Campaign Period. Eligible Customers' Debit Cards and Core Accounts must be valid and in good standing during the Campaign Period and at the time of receiving the Cash Rebate in order to be eligible to receive the Cash Rebate. Otherwise, WeLab Bank reserves the right to forfeit the Cash Rebate without prior notice.
7. WeLab Bank will determine the eligibility of Eligible Customers and Eligible Mobile Wallet Transactions based on WeLab Bank's record.
8. Eligible Customers must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Mobile Wallet Transactions for inspection upon request by WeLab Bank. All documents submitted to WeLab Bank will not be returned.
9. In case of any fraud, abuse, reversal or cancellation of any transactions, including but not limited to the cancellation of Eligible Mobile Wallet 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 Customers' accounts) without prior notice.
10. WeLab Bank reserves the right to amend these terms and conditions and/or cancel this Campaign at any time without prior notice. The latest details of this Campaign and the revised terms and conditions 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.
11. Cash Rebate under this Campaign is not a fee waiver, and all fees and charges, if any, in respect of the relevant transactions shall remain payable by and be borne by you. For fees and charges information, please refer to the General Service Charges on WeLab Bank's website.
12. Cash Rebate cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
13. 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 accounts with us.
14. WeLab Bank reserves the right to debit any Cash Rebate from your account (including but not limited to your Core Account) that WeLab Bank has distributed but may not necessarily be applicable to you without prior notice.
15. Unless otherwise specified, this Campaign cannot be used in conjunction with other spending rebate promotional offers except WeLab Global Wallet Debit Card Spending Cash Rebate (September – November 2026) and WeLab Global Wallet x Samsung Cashback Offer.
16. No person other than the Eligible Customers and WeLab 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.
17. Eligible Mobile Wallet Transactions must be genuine personal consumption transactions. Transactions made for resale, commercial purposes, wholesale activities, or any non-personal use may be excluded at WeLab Bank's sole discretion.



18. WeLab Bank reserves the right to determine whether multiple transactions made on the same day, at the same merchant, or which form part of a single purchase, shall be treated as one transaction for the purpose of this Campaign. All transaction dates and times are based on Hong Kong time.
19. 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.
20. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China.
21. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

流動電子錢包推廣活動（受邀客戶）條款及細則

1. 在本條款及細則中，除文義另有所指外，下列詞彙具有以下涵義：

「**Apple Pay**」指由 Apple Inc. 提供的流動支付服務，讓用戶透過儲存於兼容裝置上的 Apple 銀包（Apple Wallet）內之扣賬卡，於實體商店、應用程式及網站進行非接觸式付款。使用扣賬卡透過 Apple Pay 付款須受 Apple Inc. 所訂明的條款及細則以及《流動電子錢包使用條款》約束。

「**活動**」指根據本條款及細則舉辦之「流動電子錢包推廣活動（特選客戶）」。

「**推廣期**」指 2026 年 10 月 9 日至 2026 年 11 月 30 日（包括首尾兩日）。

「**核心賬戶**」指合資格客戶於匯立銀行有限公司（「WeLab Bank」、「本行」）持有的核心賬戶。

「**扣賬卡**」指由本行發行的 WeLab Global Wallet 扣賬卡。

「**合資格客戶**」指符合以下所有條件之客戶：(i) 持有核心賬戶；(ii) 持有扣賬卡；及 (iii) 已獲本行選定並收到本行發出有關本推廣之邀請及／或推廣通知。

「**合資格流動電子錢包交易**」指以扣賬卡透過 Apple Pay 或 Google Pay 進行並以港幣結算之本地零售交易，而該交易須符合以下條件：(a) 交易金額（不包括服務費）不少於港幣 200 元；(b) 於推廣期內進行並於 2026 年 12 月 10 日前成功誌賬至核心賬戶；及 (c) 並非不合資格交易（定義見下文）。為免生疑問，只有以港幣（HKD）進行之合資格交易方會被計算作本推廣活動之認可交易。以港幣以外任何貨幣進行之交易將不予計算，亦不符合資格。

「**Google Pay**」指由 Google LLC 提供的支付服務，讓用戶透過儲存於兼容裝置上的 Google 錢包（Google Wallet）內之扣賬卡，於實體商店、應用程式及網站進行非接觸式付款。使用扣賬卡透過 Google Pay 付款須受 Google LLC 所訂明之條款及細則以及《流動電子錢包使用條款》約束。

「**不合資格交易**」指就本推廣而言被排除之交易，包括但不限於銀行收費、現金提取、於 Mastercard 網絡以外進行之簽賬交易、郵寄／電話／傳真訂購交易、繳費交易、購買及／或增值儲值支付工具（包括透過電子錢包或任何其他方式為八達通增值之交易）、透過 Apple Pay 或 Google Pay 以外的流動支付平台或電子錢包進行之交易（例如 Samsung Pay、微信支付、支付寶及 PayMe）、於非金融機構進行之交易（包括但不限於購買外幣、匯票及旅行支票）、於金融機構進行之交易（包括向銀行購買商品及服務）、電匯、博彩及賭博交易、購買加密貨幣、繳交稅款、自動轉賬及循環付款、分期付款、保險交易、租金繳付或購買物業、所有未誌賬／已取消／已退款交易、欺詐及濫用交易，以及因核心賬戶結餘不足而未能完成結算之交易。

2. 本推廣僅適用於合資格客戶。合資格客戶須於推廣期內使用扣賬卡進行合資格流動電子錢包交易，方可參與本推廣。
3. 於推廣期內，每名合資格客戶可獲享：(i) 就其首筆合資格流動電子錢包交易獲得港幣 50 元現金回贈；及 (ii) 就其後五（5）筆合資格流動電子錢包交易每筆獲得港幣 20 元現金回贈（統稱「**現金回贈**」）。首筆及其後之合資格流動電子錢包交易將按交易日期及時間以先後次序釐定。每名合資格客戶於推廣期內可獲得之現金回贈總額最高為港幣 150 元。
4. 每筆合資格流動電子錢包交易將根據相關卡組織所界定或相關商戶收單銀行所釐定之商戶類別編碼及／或交易類別作分類。WeLab Bank 擁有唯一及絕對酌情權決定某項交易是否屬合資格流動支付交易。本行無責任於合資格客戶進行交易前確認該交易是否符合獲取現金回贈資格。就合資格流動電子錢包交易及不合資格交易定義，WeLab Bank 作出之所有詮釋均為最終及具約束力。

參加前請注意

5. 本推廣毋須登記。
6. 就推廣期內進行的合資格流動電子錢包交易，現金回贈將於 2026 年 12 月 17 日或之前存入合資格客戶持有之核心賬戶。合資格客戶之扣賬卡及核心賬戶須於推廣期內及獲發現金回贈時仍然有效及狀況良好，方可獲得現金回贈，否則本行有權取消其獲取現金回贈資格而毋須另行通知。
7. 本行將根據本行記錄決定合資格客戶及合資格流動電子錢包交易之資格。
8. 合資格客戶須保留有關合資格流動電子錢包交易之原始銷售單據或正式付款紀錄，並應本行要求提交以供查核。所有提交予本行之文件概不退還。
9. 如發現任何欺詐、濫用、交易撤銷或取消情況，包括但不限於已用作計算現金回贈或已獲發現金回贈之合資格流動電子錢包交易被取消，本行有權從任何銀行賬戶（包括但不限於合資格客戶之賬戶）扣除相等於已發放現金回贈之金額，而毋須事先通知。
10. 本行保留隨時修訂本條款及細則及／或取消本推廣之權利，而毋須事先通知。本推廣之最新詳情及經修訂條款及細則將於切實可行情況下盡快於 WeLab Bank App、本行網站及／或透過其他方式通知合資格客戶。一切有關本推廣之事項及爭議均以本行之最終決定為準。
11. 本推廣項下之現金回贈並非費用豁免，與相關交易有關之所有費用及收費（如有）仍須由你承擔及支付。有關費用及收費之詳情，請參閱本行網站上之《一般服務收費》。
12. 除本行另有說明外，現金回贈均不可轉讓、退回、兌換或轉換為其他形式。
13. 如你涉嫌違反任何適用法律或法規、作出欺詐或濫用行為及／或不遵守本條款及細則（由本行全權酌情決定），你將喪失參與本推廣之資格，及／或本行可暫停或終止你於本行持有之任何或所有賬戶。
14. 本行有權從你的任何賬戶（包括但不限於核心賬戶）扣除已發放但實際上不適用於你的任何現金回贈，而毋須另行通知。

15. 除另有說明外，本推廣不可與其他消費回贈推廣優惠同時使用，惟可與「WeLab Global Wallet 扣賬卡消費現金回贈（2026 年 9 月至 11 月）」及「WeLab Global Wallet x Samsung 現金回贈」優惠同時使用。
16. 除合資格客戶及本行外，任何人士均無權根據《合約（第三者權利）條例》享有或執行本條款及細則之任何條文。
17. 合資格流動電子錢包交易必須為真實個人消費交易。就轉售、商業用途、批發活動或任何非個人用途而作出之交易，本行有權全權酌情決定將其排除於本推廣之外。
18. 本行保留權利決定於同一日、同一商戶進行或構成同一項消費之一部分之多筆交易，是否視為單一交易處理以作本推廣之用途。所有交易日期及時間均以香港時間為準。
19. 本條款及細則須與《賬戶條款》一併閱讀。《賬戶條款》中界定之詞彙在本條款及細則中具有相同涵義，除非另有界定。如本條款及細則與《賬戶條款》有任何不一致之處，概以本條款及細則為準。
20. 本條款及細則受香港特別行政區法律管轄並按其詮釋。
21. 如本條款及細則之英文版本與中文版本有任何歧義，概以英文版本為準。

流动电子钱包推广活动（受邀客户）条款及细则

1. 在本条款及细则中，除文义另有所指外，下列词汇具有以下涵义：

「**Apple Pay**」指由 Apple Inc. 提供的流动支付服务，让用户透过储存于兼容装置上的 Apple 钱包（Apple Wallet）内之借记卡，于实体商店、应用程序及网站进行非接触式付款。使用借记卡透过 Apple Pay 付款须受 Apple Inc. 所订明的条款及细则以及《流动电子钱包使用条款》约束。

「**活动**」指根据本条款及细则举办之「流动电子钱包推广活动（特选客户）」。

「**推广期**」指 2026 年 10 月 9 日至 2026 年 11 月 30 日（包括首尾两日）。

「**核心账户**」指合格客户于汇立银行有限公司（「汇立银行」、「本行」）持有的核心账户。

「**借记卡**」指由本行发行的 汇立寰球钱包借记卡。

「**合格客户**」指符合以下所有条件之客户：(i) 持有核心账户；(ii) 持有借记卡；及 (iii) 已获本行选定并收到本行发出有关本推广之邀请及／或推广通知。

「**合格流动电子钱包交易**」指以借记卡透过 Apple Pay 或 Google Pay 进行并以港币结算之本地零售交易，而该交易须符合以下条件：(a) 交易金额（不包括服务费）不少于港币 200 元；(b) 于推广期内进行并于 2026 年 12 月 10 日前成功入账至核心账户；及 (c) 并非不合格交易（定义见下文）。为免生疑问，只有以港币（HKD）进行之合格交易方会被计算作本推广活动之认可交易。以港币以外任何货币进行之交易将不予计算，亦不符合资格。

「**Google Pay**」指由 Google LLC 提供的支付服务，让用户透过储存于兼容装置上的 Google 钱包（Google Wallet）内之借记卡，于实体商店、应用程序及网站进行非接触式付款。使用借记卡透过 Google Pay 付款须受 Google LLC 所订明之条款及细则以及《流动电子钱包使用条款》约束。

「**不合格交易**」指就本推广而言被排除之交易，包括但不限于银行收费、现金提取、于 Mastercard 网络以外进行之签账交易、邮寄／电话／传真订购交易、缴费交易、购买及／或增值储值支付工具（包括透过电子钱包或任何其他方式为八达通增值之交易）、透过 Apple Pay 或 Google Pay 以外的流动支付平台或电子钱包进行之交易（例如 Samsung Pay、微信支付、支付宝及 PayMe）、于非金融机构进行之交易（包括但不限于购买外币、汇票及旅行支票）、于金融机构进行之交易（包括向银行购买商品及服务）、电汇、博彩及赌博交易、购买加密货币、缴交税款、自动转账及循环付款、分期付款、保险交易、租金缴付或购买物业、所有未入账／已取消／已退款交易、欺诈及滥用交易，以及因核心账户结余不足而未能完成结算之交易。

2. 本推广仅适用于合格客户。合格客户须于推广期内使用借记卡进行合格流动电子钱包交易，方可参与本推广
3. 于推广期内，每名合格客户可获享：(i) 就其首笔合格流动电子钱包交易获得港币 50 元现金回赠；及 (ii) 就其后五（5）笔合格流动电子钱包交易每笔获得港币 20 元现金回赠（统称「**现金回赠**」）。首笔及其后之合格流动电子钱包交易将按交易日期及时间以先后次序厘定。每名合格客户于推广期内可获得之现金回赠总额最高为港币 150 元。
4. 每笔合格流动电子钱包交易将根据相关卡组织所界定或相关商户收单银行所厘定之商户类别编码及／或交易类别作分类。汇立银行拥有唯一及绝对酌情权决定某项交易是否属合格流动支付交易。本行无责任于合格客户进行交易前确认该交易是否符合获取现金回赠资格。就合格流动电子钱包交易及不合格交易定义，汇立银行作出之所有诠释均为最终及具约束力。

参加前请注意

5. 本推广毋须登记。
6. 就推广期内进行的合格流动电子钱包交易，现金回赠将于 2026 年 12 月 17 日或之前存入合格客户持有之核心账户。合格客户之借记卡及核心账户须于推广期内及获发现金回赠时仍然有效及状况良好，方可获得现金回赠，否则本行有权取消其获取现金回赠资格而毋须另行通知。
7. 本行将根据本行记录决定合格客户及合格流动电子钱包交易之资格。
8. 合格客户须保留有关合格流动电子钱包交易之原始销售单据或正式付款纪录，并应本行要求提交以供查核。所有提交予本行之文件概不退还。
9. 如发现任何欺诈、滥用、交易撤销或取消情况，包括但不限于已用作计算现金回赠或已获发现金回赠之合格流动电子钱包交易被取消，本行有权从任何银行账户（包括但不限于合格客户之账户）扣除相等于已发放现金回赠之金额，而毋须事先通知。
10. 本行保留随时修订本条款及细则及／或取消本推广之权利，而毋须事先通知。本推广之最新详情及经修订条款及细则将于切实可行情况下尽快于汇立银行 App、本行网站及／或透过其他方式通知合格客户。一切有关本推广之事项及争议均以本行之最终决定为准。
11. 本推广项下之现金回赠并非费用豁免，与相关交易有关之所有费用及收费（如有）仍须由你承担及支付。有关费用及收费之详情，请参阅本行网站上之《一般服务收费》。
12. 除本行另有说明外，现金回赠均不可转让、退回、兑换或转换为其他形式。
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14. 本行有权从你的任何账户（包括但不限于核心账户）扣除已发放但实际上不适用于你的任何现金回赠，而毋须另行通知。
15. 除另有说明外，本推广不可与其他消费回赠推广优惠同时使用，惟可与「汇立寰球钱包借记卡消费现金回赠（2026 年 9-11 月）」及「汇立寰球钱包 x 三星现金回赠」优惠同时使用。
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19. 本条款及细则须与《账户条款》一并阅读。《账户条款》中界定之词汇在本条款及细则中具有相同涵义，除非另有界定。如本条款及细则与《账户条款》有任何不一致之处，概以本条款及细则为准。
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21. 如本条款及细则之英文版本与中文版本有任何歧义，概以英文版本为准。