Effective Date: 12 November 2026

Terms and Conditions for Online Grocery Spending Cash Rebate Campaign (Selected Customers)

1. In these terms and conditions, the following terms have the meanings set out below, unless the context otherwise requires:
"Campaign" means the "Online Grocery Spending Cash Rebate Campaign (Selected Customers)" under these terms and conditions.
"Campaign Period" means the period from **12 November 2026 to 6 January 2027** (both dates inclusive).
"Cash Rebate" means the cash rebate credited to the Core Account of an Eligible Customer under this Campaign in accordance with Clause 3.
"Core Account" means the primary WeLab Bank account of an Eligible Customer opened with Welab Bank Limited ("WeLab Bank", "we" or "us") and has the same meaning as used in the "Account Terms".
"Debit Card" means the WeLab Global Wallet Debit Card issued by WeLab Bank.
"Eligible Customer" means a customer who (a) holds a Core Account; (b) holds a Debit Card; and (c) has been invited by WeLab Bank and received the invitation and/or promotional notification for this Campaign from WeLab Bank.
"**Eligible Transaction**" refers to a retail transaction made with the Debit Card in Hong Kong Dollars, either directly or through Apple Pay or Google Pay, which:
   (a) falls within the following mentioned merchant categories: grocery stores, supermarkets, miscellaneous food stores such as convenience stores and specialty market platforms (collectively "Eligible Transaction Categories");
   (b) is an online transaction (i.e. not an in-store transaction);
   (c) has a Net Spending Amount (as defined below) of no less than HKD 800;
   (d) is not made through any other e-wallet or mobile payment services (e.g. WeChat Pay, Alipay, PayMe);
   (e) is successfully posted to the Core Account within the 7 calendar days from the transaction date (excluding the transaction date), even if the posting date falls after the end of the Campaign Period; and
   (f) does not constitute an Ineligible Transaction (as defined below).

   For the avoidance of doubt, "online" means transactions made via a merchant's website or app and excludes in-store transactions. All other requirements of an Eligible Transaction must also be satisfied. Only transactions denominated and settled in Hong Kong Dollars (HKD) will be counted as Eligible Transactions for the purpose of this Campaign.
   "Ineligible Transaction" includes, but is not limited to transactions at merchants within the Eligible Transaction Categories that are not made online via the merchant's website or app, including in-store transactions regardless of whether payment is made through Apple Pay or Google Pay, bank charges, cash withdrawals, 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 other than Apple Pay or Google 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 payments, insurance transactions, rent payments or property purchases, all unposted/cancelled/refunded transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in the Core Account. "**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 deducting all applicable discounts, reductions, use of coupons, refunded transactions and transaction cancellations.

2. This Campaign is only applicable to Eligible Customers. To participate in this Campaign, an Eligible Customer must make an Eligible Transaction 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 Transaction**; and
   (ii) a **Cash Rebate of HKD 100** for his/her **second Eligible Transaction**.

   The first and second Eligible Transactions will be determined in chronological order based on the transaction date and time recorded in the Bank's records.
   Each Eligible Customer may receive Cash Rebate for a maximum of **two (2) Eligible Transactions** during the Campaign Period. The maximum aggregate Cash Rebate that each Eligible Customer may receive under this Campaign is **HKD 150**.
4. Each Eligible Transaction shall be classified according to Eligible Transaction Categories. WeLab Bank has no obligation to clarify whether a transaction is eligible for the Cash Rebate before the Eligible Customer conducts the transaction. All interpretations made by WeLab Bank in respect of the definitions of Eligible Transaction and Ineligible Transaction shall be final and conclusive.
5. 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.

Read Before You Start

6. No registration is required for this Campaign.
7. The Cash Rebate will be credited to the respective Core Accounts held by the Eligible Customers **on or before 20 January 2027**. 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, we reserve the right to forfeit the Cash Rebate without prior notice.
8. WeLab Bank will determine the eligibility of Eligible Customers and Eligible Transactions based on WeLab Bank's records, including the relevant transaction presentment records.
9. Eligible Customers must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Transactions for inspection upon request by WeLab Bank. All documents submitted to us will not be returned.
10. In case of any fraud, abuse, reversal, cancellation or refund of any transaction, including but not limited to any Eligible Transaction in respect of which Cash Rebate has been calculated or credited, WeLab Bank reserves the right to debit the equivalent amount of the Cash Rebate credited from any of the Eligible Customer's accounts (including but not limited to the Core Account) without prior notice.
11. 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 offer 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.

12. 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 our website.
13. Unless otherwise specified by WeLab Bank, the Cash Rebate cannot be transferred, returned, exchanged or converted into other forms.
14. Any suspected breach of applicable laws or regulations, fraud, abuse and/or non-compliance with these terms and conditions by you, as determined at WeLab Bank's 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 WeLab Bank.
15. We reserve the right to debit from your account (including but not limited to your Core Account) any Cash Rebate that has been credited but is subsequently determined by WeLab Bank not to be applicable to you, without prior notice.
16. 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), WeLab Global Wallet Debit Card Year-Round Spending Cash Rebate (2026/2027) & Dine More Earn More Campaign (December 2026-February 2027)
17. Eligible 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. 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. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

生效日期：2026 年 11 月 12 日

網上超市消費現金回贈推廣（特選客戶）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：

「**推廣**」指根據本條款及細則舉辦之「網上超市消費現金回贈推廣（特選客戶）」。

「**推廣期**」指由 **2026 年 11 月 12 日至 2027 年 1 月 6 日**（包括首尾兩日）。

「**現金回贈**」指根據本推廣按照第 3 條存入合資格客戶核心賬戶之現金回贈。

「**核心賬戶**」指合資格客戶於匯立銀行有限公司（「WeLab Bank」、「本行」或「我們」）開立之主要 WeLab Bank 賬戶，並與《賬戶條款》中所使用之涵義相同。

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

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

「**合資格交易**」指以扣賬卡直接或透過 Apple Pay 或 Google Pay 進行並以港元結算，且符合以下所有條件之零售交易：

a) 屬於以下指定商戶類別：雜貨店、超級市場、其他食品商店（例如便利店及特色食品市場平台）（統稱「合資格交易類別」）；
b) 屬網上交易（即非實體店內交易）；
c) 淨消費金額（定義見下文）不少於港元 800 元；
d) 非透過任何其他電子錢包或流動支付服務（例如微信支付、支付寶及 PayMe）進行；
e) 於交易日起計 7 個曆日內（不包括交易當日）成功誌賬至核心賬戶，即使誌賬日期在推廣期結束後亦可；及並非不合資格交易（定義見下文）。

為免生疑問，「網上」指透過商戶之網站或應用程式進行之交易，並不包括實體店交易。交易亦須符合合資格交易之所有其他要求。就本推廣而言，只有以港元（HKD）進行及結算之交易方會被計算為合資格交易。

「**不合資格交易**」包括但不限於於合資格交易類別之商戶進行但並非透過商戶網站或應用程式於網上進行之交易，包括不論是否透過 Apple Pay 或 Google Pay 付款之實體店交易、銀行收費、現金提取、於 Mastercard 網絡以外進行之簽賬交易、郵寄/傳真/電話訂購交易、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 以外之香港電子錢包進行之交易（包括增值交易）（例如微信支付、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。

「**淨消費金額**」指扣除所有適用之折扣、減免、優惠券扣減金額、退款及已取消交易之金額後，以港元誌入扣賬卡並從核心賬戶扣除之最終交易金額。

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**首筆合資格交易**獲得**港元 50 元現金回贈**；及
   (ii) 就其第二筆合資格交易獲得**港元 100 元現金回贈**。

   首筆及第二筆合資格交易將按本行記錄之交易日期及時間之先後次序釐定。

   每名合資格客戶於推廣期內最多可就**兩（2）筆合資格交易**獲得現金回贈。每名合資格客戶於本推廣下可獲得之現金回贈總額最高為**港元 150 元**。
4. 每筆合資格交易將根據合資格交易類別進行分類。本行無義務於合資格客戶進行交易前說明該交易是否符合獲取現金回贈之資格。本行就合資格交易及不合資格交易之定義所作之任何詮釋均為最終及具約束力。
5. 合資格交易類別將根據相關卡組織所界定之商戶類別編碼/交易類別，或由相關商戶之收單銀行釐定，並由本行全權及絕對酌情決定。

參加前請注意

6. 本推廣毋須登記。
7. 現金回贈將於 **2027 年 1 月 20 日或之前**存入合資格客戶持有之相關核心賬戶。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，我們有權取消其獲取現金回贈之資格，而毋須事先通知。
8. 本行將根據本行之記錄（包括相關交易之呈交記錄）決定合資格客戶及合資格交易之資格。
9. 合資格客戶須保留有關合資格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。所有提交予我們之文件概不退還。
10. 如任何交易涉及欺詐、濫用、撤銷、取消或退款，包括但不限於任何已用作計算現金回贈或已獲發現金回贈之合資格交易，本行有權從合資格客戶之任何賬戶（包括但不限於核心賬戶）扣除相等於已發放現金回贈之金額，而毋須事先通知。
11. 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之條款及細則將於切實可行情況下盡快於 WeLab Bank App、我們網站及/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。
12. 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，請參閱我們網站上之《一般服務收費》。
13. 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。

14. 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/或我們可暫停或終止你於本行持有之任何或所有賬戶。
15. 我們有權從你的任何賬戶（包括但不限於核心賬戶）扣除任何已發放但其後經本行釐定為不適用於你的現金回贈，而毋須事先通知。
16. 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）」，WeLab Global Wallet 扣賬卡全年消費現金回贈 (2026/2027) 及餐餐賞推廣（2026 年 12 月至 2027 年 2 月）同時使用。
17. 合資格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. 所有交易日期及時間均以香港時間為準。
19. 本條款及細則須與本行之《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. 本條款及細則受中華人民共和國香港特別行政區法律管轄並按其詮釋。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。

生效日期：2026 年 11 月 12 日

网上超市消费现金回赠推广（特选客户）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：

「**推广**」指根据本条款及细则举办之「网上超市消费现金回赠推广（特选客户）」。

「**推广期**」指由 **2026 年 11 月 12 日至 2027 年 1 月 6 日**（包括首尾两日）。

「**现金回赠**」指根据本推广按照第 3 条存入合资格客户核心账户之现金回赠。

「**核心账户**」指合资格客户于汇立银行有限公司（「汇立银行」、「本行」或「我们」）开立之主要汇立银行账户，并与《账户条款》中所使用之涵义相同。

「**借记卡**」指由本行发行之汇立寰球钱包借记卡。

「**合资格客户**」指符合以下所有条件之客户：(a) 持有核心账户；(b) 持有借记卡；及 (c) 已获本行邀请并收到本行发出有关本推广之邀请及/或推广通知。

「**合资格交易**」指以借记卡直接或透过 Apple Pay 或 Google Pay 进行并以港元结算，且符合以下所有条件之零售交易：

a) 属于以下指定商户类别：杂货店、超级市场、其他食品商店（例如便利店及特色食品市场平台）（统称「合资格交易类别」）；

b) 属网上交易（即非实体店内交易）；

c) 净消费金额（定义见下文）不少于港元 800 元；

d) 非透过任何其他电子钱包或流动支付服务（例如微信支付、支付宝及 PayMe）进行；

e) 于交易日起计 7 个历日内（不包括交易当日）成功志账至核心账户，即使志账日期在推广期结束后亦可；及并非不合资格交易（定义见下文）。

为免生疑问，「网上」指透过商户之网站或应用程序进行之交易，并不包括实体店交易。交易亦须符合合资格交易之所有其他要求。就本推广而言，只有以港元（HKD）进行及结算之交易方会被计算为合资格交易。

「**不合资格交易**」包括但不限于于合资格交易类别之商户进行但并非透过商户网站或应用程序于网上进行之交易，包括不论是否透过 Apple Pay 或 Google Pay 付款之实体店交易、银行收费、现金提取、于 Mastercard 网络以外进行之签账交易、邮寄/传真/电话订购交易、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 以外之香港电子钱包进行之交易（包括增值交易）（例如微信支付、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、所有未志账/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。

「净消费金额」指扣除所有适用之折扣、减免、优惠券扣减金额、退款及已取消交易之金额后，以港元志入借记卡并从核心账户扣除之最终交易金额。

2. 本推广仅适用于合资格客户。合资格客户须于推广期内使用借记卡进行合资格交易，方可参与本推广。

3. 于推广期内，每名合资格客户可获享：

(i) 就其**首笔合资格交易**获得**港元 50 元现金回赠**；及

(ii) 就其**第二笔合资格交易**获得**港元 100 元现金回赠**。

首笔及第二笔合资格交易将按本行记录之交易日期及时间之先后次序厘定。

每名合资格客户于推广期内最多可就**两（2）笔合资格交易**获得现金回赠。每名合资格客户于本推广下可获得之现金回赠总额最高为**港元 150 元**。

4. 每笔合资格交易将根据合资格交易类别进行分类。本行无义务于合资格客户进行交易前说明该交易是否符合获取现金回赠之资格。本行就合资格交易及不合资格交易之定义所作之任何诠释均为最终及具约束力。

5. 合资格交易类别将根据相关卡组织所界定之商户类别编码/交易类别，或由相关商户之收单银行厘定，并由本行全权及绝对酌情决定。

参加前请注意

6. 本推广毋须登记。

7. 现金回赠将于 **2027 年 1 月 20 日或之前**存入合资格客户持有之相关核心账户。合资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，我们有权取消其获取现金回赠之资格，而毋须事先通知。

8. 本行将根据本行之记录（包括相关交易之呈交记录）决定合资格客户及合资格交易之资格。

9. 合资格客户须保留有关合资格交易之原始销售单据或正式付款记录，并应本行要求提交以供查核。所有提交予我们之文件概不退还。

10. 如任何交易涉及欺诈、滥用、撤销、取消或退款，包括但不限于任何已用作计算现金回赠或已获发现金回赠之合资格交易，本行有权从合资格客户之任何账户（包括但不限于核心账户）扣除相等于已发放现金回赠之金额，而毋须事先通知。

11. 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之条款及细则将于切实可行情况下尽快于汇立银行 App、我们网站及/或透过其他方式通知合资格客户。一切有关本推广之事项及争议均以本行之最终决定为准。

12. 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，请参阅我们网站上之《一般服务收费》。

13. 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。

14. 如你涉嫌违反任何适用法律或法规、作出欺诈或滥用行为及/或不遵守本条款及细则（由本行全权酌情决定），你将丧失参与本推广之资格，及/或我们可暂停或终止你于本行持有之任何或所有账户。

15. 我们有权从你的任何账户（包括但不限于核心账户）扣除任何已发放但其后经本行厘定为不适用于你的现金回赠，而毋须事先通知。

16. 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 月至 11 月）」，汇立寰球钱包借记卡全年消费现金回赠 (2026/2027) 及餐餐赏推广（2026 年 12 月至 2027 年 2 月）同时使用。

17. 合资格交易必须为真实个人消费交易。就转售、商业用途、批发活动或任何非个人用途而作出之交易，本行有权全权酌情决定将其排除于本推广之外。

18. 所有交易日期及时间均以香港时间为准。

19. 本条款及细则须与本行之《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。

20. 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按其诠释。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。