

## **WeLab Bank Premium Financing 2-day Approval Guarantee Terms and Conditions**

1. WeLab Bank ("**Bank**") Premium Financing 2-day Approval Guarantee ("**Promotion**") shall be valid from now until 31 December 2026 (both dates inclusive) ("**Promotion Period**") unless otherwise specified by us.
2. The Promotion is applicable to the WeLab Bank Premium Financing customer who has successfully draw down a WeLab Bank Premium Financing loan ("**Loan**") and have fulfilled the following requirements ("**Eligible customers**"):
  - a. Submit the WeLab Bank Premium Financing application during the Promotion Period;
  - b. Submit all required documents by WeLab Bank for approval (including but not limited to Policy Application Form, Policy Proposal, Asset Proof and any additional documents requested by WeLab Bank etc);
  - c. Successfully open the WeLab Bank Core account and investment account (successfully receives WeLab Bank's email notifying successful Core Account and Wealth Account opening);
  - d. The insurance Policy is approved by the insurance company and informed WeLab Bank.
3. If the Bank fails to provide an approval result notification in 2 business day after the Eligible Customers meet all the requirements as mentioned in Clause 2 above, the Eligible Customers shall be entitled to cash rebate equal to 50% of the first monthly repayment amount ("**Cash Rebate**") and capped at HK\$3,000. Example: If all the requirements are met on 29 May 2026 (Friday) and the Bank cannot provide the approval result notification on or before 2 Jun 2026 (Tuesday). The Cash Rebate will be offered to the Eligible Customer.
4. The following circumstances shall not be regarded as a failure by the Bank to meet the Promotion, and no Cash Rebate shall be payable in respect thereof, including but not limit to:
  - a. Any delay caused by the applicant's submission of additional, documents, in which case the approval period shall restart upon receipt of such documents;
  - b. Any delay caused by the applicant's failure to cooperate with the Bank's enquiries or identification verification requirements;
  - c. Any additional approval process involving insurance companies;
  - d. System failure, force majeure, natural disaster, government order, or any event beyond the Bank's reasonable control.
5. The time of approval of the application shall be determined solely by the timestamp of Bank's SMS approval message delivered to customer's mobile number registered in Bank's record. In the event of dispute, our decision shall be final, conclusive, and binding.
6. The Cash Rebate amount will be credited into your HKD Core Account in the third month or before of Premium Financing draw down.
7. In the event that you repay the outstanding loan amount of your Premium Financing in full prior to the loan's final repayment date, we shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to deduct the Cash Rebate directly from your WeLab Bank Account (including but not limited to your HKD Core Account) without prior notice and/or take any necessary legal action to recover any outstanding amounts.

8. Your Loan account must be valid with good condition (including but not limited to no delinquency) and no default during the entire tenor of the Loan, otherwise, the eligibility of you to participate in this Promotion may be forfeited and any subsequent unpaid Cash Rebate will be cancelled automatically forthwith without prior notice to you.
9. The Cash Rebate (if applicable) cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
10. You agree and acknowledge that you are not entitled to receive any Cash Rebate if you close your HKD Core Account at any time or repay the loan before the Cash Rebate amount is credited into your HKD Core Account.
11. Any breach of applicable laws or regulations, committed fraud, abuse and/or failed to comply with the terms and conditions of this Promotion by you (as determined at our sole discretion) will result in quash of your eligibility to participate in the Promotion and/or suspension or termination of all or any of your Account with us. We shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to deduct the Cash Rebate 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.
12. We reserve the right to suspend, modify or terminate the Promotion and/or amend these terms and conditions at any time without prior notice. In the event of dispute, our decision shall be final, conclusive, and binding.
13. These terms and conditions shall be read in conjunction with our Account Terms and the WeLab Bank Premium Financing Terms and Conditions. In the event of discrepancies or inconsistencies between these terms and conditions and the Account Terms and the WeLab Bank Premium Financing Terms and Conditions, these terms and conditions shall prevail.
14. Terms defined in our Account Terms and/or WeLab Bank Premium Financing Terms and Conditions shall have the same meanings when used herein, unless otherwise defined.
15. 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!**

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## **WeLab Bank Premium Financing Monthly Administration Fee Waiver Terms and Conditions**

*Note: This webpage / document is for information only and does not constitute any investment advice. The Digital Wealth Advisory and Featured Funds services or products mentioned herein are not equivalent to, nor should they be treated as a substitute for, time deposit. They are NOT protected deposits and are NOT protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks, please refer to the Disclaimers herein for details.*

1. WeLab Bank Premium Financing Monthly Administration Fee Waiver ("**Promotion**") shall be valid from now until 31 December 2026 (both dates inclusive) ("**Promotion Period**") unless otherwise specified by us.
2. The Promotion is exclusive to customers ("**Eligible Customers**") who have successfully draw down a WeLab Bank Premium Financing loan ("**Loan**").
3. If Monthly Administration Fee, which is 0.08% of the principal loan amount of the Loan ("**Loan Amount**"), is payable for a calendar month within the Promotional Period, an Eligible Customer is entitled to a waiver of the Monthly Administration Fee for that month if his/her average total relationship balance ("**TRB**") (as defined in Clause 4 below) of that month ("**Monthly Average TRB**") is equal to or greater than 75% of the **Loan Amount**. Otherwise, the Monthly Administration Fee will be charged on the upcoming monthly repayment due date.
4. The TRB includes the following items held under the customer's WeLab Bank accounts:
  - a. Hong Kong Dollar deposits in any for your Account (includes Money Safe); and
  - b. Hong Kong Dollar equivalent of all foreign currency deposits in any of your Account (includes Money Safe); and
  - c. Market value of Investment Account (refer to the value of "Current Wealth (HKD Equivalent)" as displayed on the "Investment" landing page accessed via clicking the "Investment" icon in the bottom of WeLab Bank App)
5. The Monthly Average TRB of a calendar month is calculated on the first business day of next calendar month by taking the daily closing balances on each calendar day throughout the calendar month, divided by the total number of calendar days in that calendar month.
6. Foreign currency balances will be converted to Hong Kong Dollar based on the Bank's prevailing exchange rate.
7. Eligible Customers are deemed to accept these Terms and Conditions by participating in this Promotion.
8. WeLab Bank's determination of the TRB, the eligibility for the Eligible Customers, and any matter or dispute arising out of the Promotion shall be final, conclusive and binding.
9. We reserve the right to suspend, modify or terminate the Promotion 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.
10. These terms and conditions of this Promotion shall be read in conjunction with our Account Terms, the Wealth Management Services Terms and the WeLab Bank Premium Financing Terms and Conditions. In the event of discrepancies or inconsistencies

between these terms and conditions of this Promotion, the Account Terms, the Wealth Management Services Terms, and the WeLab Bank Premium Financing Terms and Condition, the prevailing order shall be as follows: (i) these terms and conditions; (ii) the WeLab Bank Premium Financing Terms and Condition; (iii) the Wealth Management Services Terms, if the inconsistency is relevant to Wealth Management Services, and (iv) the Account Terms.

11. Terms defined in the Account Terms, the Wealth Management Services Terms, the WeLab Bank Premium Financing Terms and Conditions shall have the same meanings when used herein, unless otherwise defined.
12. 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!**

#### Disclaimer

This webpage/document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services. Investment involves risk. The price of an investment fund unit may go up as well as down and the investment funds may become valueless. Part of your investment may not be able to liquidate immediately under certain market situation. Please refer to our Wealth Management Services Terms (including relevant risk disclosures) and relevant fund offering documents for more details of our services as well as the nature and risks of the relevant products. The investment decision is yours but you should not invest in these product(s) nor services unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives. Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product(s). If you have any inquiries on the nature and risks involved in this webpage/document, relevant product(s) and services, trading or investment funds, etc, you should seek advice from independent financial adviser. The information contained on this webpage is intended for Hong Kong residents only and should not be construed as a distribution, an offer to sell, or a solicitation to buy any securities in any jurisdiction where such activities would be unlawful under the laws of such jurisdiction. If you are outside of Hong Kong, we may not be authorised to offer or provide you with the products and services available in the country or region you are located or resident in. This webpage/document is issued by WeLab Bank Limited. The contents of this webpage/document have not been reviewed by the Securities and Futures Commission in Hong Kong.