

WeLab Bank Wealth Management Service Exclusive Offer for Premium Financing Customers (the "Program") Terms & Conditions

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

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

"Program" means this "WeLab Bank Wealth Management Service Exclusive Offer for Premium Financing Customers".

"Campaign Period" means the period from 1 June 2026 to 31 December 2026 (both dates inclusive).

"Core Account" means the primary WeLab Bank account opened with WeLab Bank Limited ("**WeLab Bank**", "**the Bank**" or "**us**"), and has the same meaning as used in the "Account Terms".

"New Customer" or "**You**" mean an individual who (i) has not held any WeLab Bank account in the past twelve (12) calendar months prior to the first date of Campaign Period and (ii) successfully opens a Core Account during the Campaign Period using a designated referral code for the Campaign ("**Designated Referral Code**").

"Successful Core Account Opening Date" means the day on which the email notification is issued by WeLab Bank to New Customer notifying them of the successful opening of the Core Account.

"Designated Trading Period" means the period from the Successful Core Account Opening Date (including that day) to the end of the next calendar month.

"Eligible Fund Transaction" means any one-time subscription order which (i) is placed during the Designated Trading Period with investment amount of no less than HKD 50,000 or equivalent and (ii) results in successful subscription for any Investment Fund via the Featured Funds Services (excluding money market funds) or GoWealth Digital Wealth Advisory (excluding Portfolio 1). For the avoidance of doubt, monthly investment orders effected via Featured Funds Services and GoWealth Digital Wealth Advisory shall NOT be considered as an Eligible Fund Transaction. All Money Market Funds via Featured Fund and Cash Portfolio in GoWealth Digital Wealth Advisory, which is Portfolio 1, is NOT applicable to this Program.

"Investment Account" means the investment account opened with WeLab Bank and has the same meaning as used in the Wealth Management Services Terms.

"Investment Fund" means a collective investment scheme authorised by the Securities and Futures Commission of Hong Kong that is available on our WeLab Bank App and has the same meaning as used in Wealth Management Services Terms.

"Fund Units of Eligible Fund Transaction" means all the Investment Fund holding units upon the settlement of the Eligible Fund Transaction from the New Customer.

"Maintenance Period" means the 3 calendar months following the end of the Designated Trading Period.

2. New Customer(s) who meet all of the following conditions shall be eligible to receive a Cash Reward (as defined in Clause 3 below):
 - i. During the Campaign Period, New Customer successfully opens a valid Core Account and a valid Investment Account with the Bank using the Designated Referral Code;
 - ii. Completes at least one Eligible Fund Transaction during the Designated Trading Period;
 - iii. Conducts Eligible Fund Transaction(s) with an aggregate investment amount of not less than HKD 200,000 (or its equivalent) during the Designated Trading Period; and
 - iv. Maintains holdings of Fund Units of Eligible Fund Transaction with an aggregate investment amount of not less than HKD 200,000 (or its equivalent) throughout the entire Maintenance Period. For the avoidance of doubt, any subsequent change in the market value of such Fund Units of Eligible Fund Transaction due to market fluctuations, without any change in the number of such fund units held, shall not affect the calculation of the aggregate investment amount.
3. New Customer(s) who fulfill all the conditions set out in Clause 2 above shall be eligible to receive a cash reward (the **"Cash Reward"**). The amount of the Cash Reward shall be determined based on the aggregate investment amount of Fund Units of Eligible Fund Transaction held in the Investment Account by the New Customer throughout the entire Maintenance Period, as set out in the table below. For illustrative examples of the Cash Reward calculation, please refer to Appendix 1 of this document.

Range of Accumulated Investment Amount	Applicable Cash Reward
equivalent of HKD 200,000 to HKD 499,999.99	HKD 1,888
equivalent of HKD 500,000 to HKD 999,999.99	HKD 2,888
equivalent of HKD 1,000,000 to HKD 1,499,999.99	HKD 3,888
equivalent of HKD 1,500,000 to HKD 1,999,999.99	HKD 6,888
equivalent of HKD 2,000,000 or above	HKD 18,888

4. This Program is applicable to New Customer(s) only.
5. By participating in this Program, you confirm that you have read, understood and agreed to be bound by these Terms and Conditions.
6. At the time of opening a Core Account, a New Customer may input only one Designated Referral Code, and the applicable promotional offer eligibility shall be determined based on the Designated Referral Code used at the time of opening the Core Account.
7. All Eligible Fund Transaction(s) conducted during the Designated Trading Period may be aggregated and must be maintained throughout the Maintenance Period. If you fully redeem Fund Units of Eligible Fund Transaction(s) on or before the end of the Maintenance Period, you will not be entitled to any Cash Reward. If you partially redeem Fund Units of Eligible Fund Transaction(s) on or before the end of the Maintenance Period, you will only be entitled to Cash Reward based on the remaining aggregated investment amount of Eligible Fund Transactions after such redemption, in accordance with the applicable Cash Reward set out in the table in Clause 3.
8. For the avoidance of doubt, the maximum total Cash Reward that each New Customer may receive is HKD 18,888.

9. There are limited quotas for this Program and it is rewarded on a first come first served basis. WeLab Bank's records and determination with respect to the aforesaid quotas shall be final and conclusive. In case of any dispute in relation to the Campaign, WeLab Bank's decision shall be final and binding.
10. Unless otherwise specified by us, the Cash Reward will be credited to your WeLab Bank Core Account within one calendar month after the end of the Maintenance Period.
11. You agree and acknowledge that you are not entitled to receive any Cash Reward if you close your Core Account and/or Investment Account at any time before the Cash Reward amount is credited into your Core Account.
12. If the transaction is conducted in a foreign currency, its investment amount will be converted into Hong Kong dollars on the transaction date based on the relevant prevailing foreign exchange rate determined by us and rounded to the nearest integer for calculation of the Eligible Fund Transaction.
13. If any subscription instruction is withdrawn, cancelled or rejected, such instruction shall not be regarded as a successful subscription instruction. All transaction times shall be based on Hong Kong time. The cut-off time for transaction instructions shall be as displayed on the fund subscription interface in the WeLab Bank App.
14. Unless otherwise specified by us, this Program cannot be used in conjunction with any other offers, discounts or promotions relating to GoWealth Digital Wealth Advisory or the Featured Funds.
15. Cash Reward is not a fee waiver, your Eligible Fund Transaction(s) will be charged with relevant fees and charges (if applicable). For GoWealth fees and charges information, please refer to WeLab Bank's website for the General Service Charges.
16. The dates and amounts appearing in our record will be final and conclusive as to (i) the date on which the Core Account and/or Investment Account was opened, terminated or converted, (ii) the subscription amounts, (iii) the number of the transactions carried out, (iv) the dates on which the transactions are carried out; (v) fund units; and (vi) the time the order was placed with us.
17. Unless otherwise specified by us, all Cash Rewards are non-transferable, non-refundable, non-exchangeable and cannot be converted into any other form.
18. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in this Program and/or suspension or termination of all or any of your Account with us. We reserve the right to debit the Cash Reward from your Account (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.
19. We reserve the right to retain any cash rewards from your account (including but not limited to your Core Account) that we have distributed but may not necessarily applicable to you without prior notice.
20. We reserve the right to suspend, modify or terminate this Program 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.
21. These terms and conditions shall be read in conjunction with our **Wealth Management Services Terms** and **Account Terms**. Terms defined in our **Wealth Management Services Terms** or **Account Terms** shall have the same meaning when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the **Wealth Management Services Terms** and the **Account Terms**, the prevailing order shall be as follows:
 - i. these terms and conditions;
 - ii. the **Wealth Management Services Terms**; and
 - iii. the **Account Terms**.
22. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective Date: 31 May 2026

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.

Appendix 1: Illustrative Example for the calculation of Cash Reward

In this illustrative example, a New Customer effected three transactions during the Designated Trading Period. These three transactions are all deemed to be Eligible Fund Transactions. Given the New Customer maintained, throughout the entire Maintenance Period, Fund A and Fund B purchased through Transaction 1 and Transaction 2 respectively, the aggregate investment amount of Fund Units of Eligible Fund Transaction shall be HKD 1,300,000. Accordingly, the New Customer is entitled to a Cash Reward of HKD 3,888. Please refer to the table below for details.

	Requirements under Clause 2	Time period	Event	Whether each requirement has been satisfied
Clause 2 (i)	During the Campaign Period, New Customer successfully opens a valid Core Account and a valid Investment Account with the Bank using the Designated Referral Code.	During the Campaign Period	During the Campaign Period, the New Customer successfully opened a Core Account by using the Designated Referral Code and subsequently opened an Investment Account.	Yes.
Clause 2 (ii)	Complete at least one Eligible Fund Transaction during the Designated Trading Period.	From (and including) the date of opening the Core Account until the end of the following calendar month	<p>Transaction 1 The New Customer submitted a one-off subscription order for Fund A with investment amount of HKD 600,000, which was successfully executed and settled.</p> <p>Transaction 2 The New Customer submitted a one-off subscription order for Fund B with investment amount of HKD 700,000, which was successfully executed and settled.</p> <p>Transaction 3 The New Customer submitted a one-off subscription order for Fund C with investment amount of HKD 100,000, which was successfully executed and settled.</p>	Yes. The New Customer completed 3 Eligible Fund Transactions.

Clause 2 (iii)	Conducts Eligible Fund Transaction(s) with an aggregate investment amount of not less than HKD 200,000 (or its equivalent) during the Designated Trading Period	From (and including) the date of opening the Core Account until the end of the following calendar month	Ditto	Yes. Transaction 1, Transaction 2, and Transaction 3 are Eligible Fund Transactions, as the accumulated investment amount is no less than HKD 200,000 (or equivalent).
Clause 2 (iv)	Maintains holdings of Fund Units of Eligible Fund Transaction with an aggregate investment amount of not less than HKD 200,000 (or its equivalent) throughout the entire Maintenance Period.	3 calendar months following the end of the Designated Trading Period	During the Maintenance Period, the New Customer has fully redeemed all fund C purchased through Transaction 3 that have been settled.	Yes. The New Customer held only Fund A and Fund B, purchased in Transaction 1 and Transaction 2 respectively, throughout the entire Maintenance Period. Fund C, which was purchased in Transaction 3, was fully redeemed during the Maintenance Period. As such, the aggregate investment amount of Fund Units of Eligible Fund Transaction is HKD 1,300,000.
The Cash Reward entitled				HKD 3,888

WeLab Bank 理財服務保費融資客戶專享優惠（「推廣活動」）條款及細則

註：本網頁/文件僅供參考，且不構成投資建議。此提及的投資產品或服務並不同，亦不應被視為定期存款的替代品。它並非受保障存款，亦不受香港存款保障計劃保障。投資涉及風險，請參閱本網頁/文件之重要聲明。

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：

「**推廣活動**」指名為「WeLab Bank 理財服務保費融資客戶專享優惠」之活動及受條款及細則約束。

「**推廣期**」指由 2026 年 6 月 1 日至 2026 年 12 月 31 日為止（包括首尾兩日）。

「**核心賬戶**」指於 WeLab Bank Limited（「**WeLab Bank**」、「**本行**」、「**我們**」或「**本銀行**」）開立之主要銀行賬戶，其含義與「賬戶條款」中使用的相同。

「**新客戶**」或「**你**」指 (i) 在開戶期開始前的十二（12）個月內未持有本行的任何賬戶；及 (ii) 在推廣期以推廣活動之指定推薦碼（「**指定推薦碼**」）成功開立核心賬戶的客戶。

「**成功開立核心賬戶日**」指新客戶收到 WeLab Bank 電郵通知成功開立核心賬戶當天。

「**指定交易期**」指成功開立核心賬戶日起（包括當日）起至下一個自然月月底。

「**合資格基金交易**」指任何一次性認購指示，而該指示須同時符合以下條件：(i) 於指定交易期間內提交，且投資金額至少為港元 50,000（或等值外幣）；及 (ii) 經自選基金（不包括貨幣市場基金）或 GoWealth 智動投資顧問（不包括投資組合 1）成功認購任何基金。為免生疑，任何經自選基金、GoWealth 智動投資顧問，以月供形式買入基金將不會被視為合資格基金交易。所有自選基金之貨幣市場基金，以及 GoWealth 智動投資顧問中之現金投資組合（即投資組合 1），均不適用於本推廣活動。

「**投資賬戶**」指於 WeLab Bank 開立的投資賬戶，其含義與「匯立理財服務條款」中使用的相同。

「**投資基金**」指 WeLab Bank 應用程式上提供的經香港證券及期貨事務監察委員會認可的集合投資計劃，並與理財服務條款中使用的含義相同。

「**合資格基金交易之基金單位**」指新客戶於指定交易期內透過合資格基金交易所購買並已結算之投資基金單位。

「**維持期**」指於指定交易期結束後之三個完整自然月。

2. 符合以下所有條件之新客戶，將有資格獲得現金獎賞（定義見下文第 3 條）：

- i. 於推廣期內，新客戶成功使用指定推薦碼開立本行有效的核心賬戶及有效的投資賬戶；
- ii. 於指定交易期內完成至少一項合資格基金交易；

- iii. 於指定交易期內進行合資格基金交易，累計投資金額不少於港幣 200,000 元或其等值金額；及
 - iv. 於整個維持期內持有合資格基金交易之基金單位，累計投資金額不少於港幣 200,000 元或其等值金額。
為免生疑，因市場波動導致合格基金交易之基金單位市場價值發生任何後續變動，而所持有的基金單位數量未發生任何變動，則不影響累計投資金額之計算。
3. 凡符合上述第 2 條所載所有條件之新客戶，將有資格獲得現金獎賞（「現金獎賞」）。現金獎賞金額將根據新客戶於整個維持期內在投資賬戶中所持有合資格基金交易之基金單位累計投資金額而釐定，詳情如下表所示。有關現金獎賞之計算示例，請參閱本文件之附錄一。

累計合資格基金交易投資金額範圍	適用之現金獎賞
等值港元 200,000 至港元 499,999.99	港元 1,888
等值港元 500,000 至港元 999,999.99	港元 2,888
等值港元 1,000,000 至港元 1,499,999.99	港元 3,888
等值港元 1,500,000 至港元 1,999,999.99	港元 6,888
等值港元 2,000,000 或以上	港元 18,888

4. 本推廣活動僅適用於新客戶。
5. 如果你參加本推廣活動，即代表你已確認閱讀、理解並同意本活動條款及細則。
6. 於開立核心賬戶時，新客戶僅可輸入一個指定推薦碼，而具體的優惠資格將取決於開立核心賬戶時所使用的指定推薦碼。
7. 於指定交易期內的所有合資格基金交易可以累計，並必須於維持期內維持。若你於維持期結束或之前全額贖回累計合資格基金交易之基金單位，你將無法享受任何現金獎賞。若你於維持期結束或之前贖回部份合資格基金交易之基金單位，你僅有權就贖回後剩餘累計合資格基金交易投資金額，按照第 3 條之表格內適用之現金獎賞，享有現金獎賞。
8. 為免生疑，每位新客戶所獲得的現金獎賞總額上限為港元 18,888。
9. 本推廣活動現金獎賞名額有限，先到先得。本行對本推廣活動的限額及有關記錄均有最終決定權及具約束力。如有任何爭議，概以本行之決定為準。
10. 除非我們另有規定，現金獎賞將於維持期結束後一個自然月內，存入你的 WeLab Bank 核心賬戶。
11. 你同意並承認如果你在現金獎賞金額存入你的核心賬戶之前關閉你的核心賬戶和/或投資賬戶，你將無權獲得任何現金獎賞。

12. 如本推廣活動下的任何交易以外幣進行，該交易金額將於交易當日按我們所釐定的外匯匯率換算為港幣，並四捨五入至最接近的整數以作計算。
13. 如有任何認購指示被撤回、取消或拒絕，則該指示將不被視為成功的認購指示。所有交易時間以香港時間為準。交易指示的截止時間以 WeLab Bank App 中基金認購界面所展示為準。
14. 除非我們另有規定，本推廣活動不可與其他有關 GoWealth 智動投資顧問或自選基金服務之優惠、折扣或推廣一同使用。
15. 現金獎賞並非費用豁免，你的合資格基金交易將會被收取相關基金認購費用（如適用）。有關理財服務的收費詳情，請參閱 WeLab Bank 網站上的一般服務收費。
16. 我們紀錄中的日期及金額為最終及具決定性，包括(i)開立、取消或轉換核心賬戶和/或投資賬戶的日期、(ii)認購金額、(iii)交易數量、(iv)進行交易日期、(v)基金單位；及 (vi) 你向本行提交指示之時間。
17. 除非我們另有規定，所有現金獎賞之金額均不得轉讓、退還、交換或轉換為其他形式。
18. 如果我們認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本計劃條款及細則，我們有權撤銷你參加本計劃的資格及/或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，我們有權從你的賬戶（包括但不限於你的核心賬戶）扣除我們已經派發的現金獎賞。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。
19. 我們保留從你的賬戶（包括但不限於你的核心賬戶）扣除任何我們已經派發但不適用於你的現金獎賞的權利，恕不另行通知。
20. 我們保留隨時暫停、修改或終止本計劃和/或修改本條款及細則的權利，恕不另行通知。如有爭議，我們擁有最終決定權、決定性並具有約束力。
21. 本條款及細則應與我們的理財服務條款（「**理財服務條款**」）及賬戶條款（「**賬戶條款**」）一起閱讀。除非另有定義，否則在理財服務條款或賬戶條款中的定義應與本條款及細則具有相同含義。如果本條款及細則與理財服務條款及賬戶條款不一致，則按以下順序進行：
 - i. 本條款及細則；
 - ii. 理財服務條款；及
 - iii. 賬戶條款。
22. 中英文版本之內容如有任何歧義，在任何情況下概以英文版本為準。

生效日期：2026年5月31日

重要聲明

本網頁/文件僅供參考，且不构成對任何人作出買賣、認購或交易任何投資產品或服務的要約、招攬、建議、意見或任何保證。

投資涉及風險，基金價格可升可跌，甚至可能變成毫無價值。基於市場情況，部分投資或不能即時變現。請細閱我們的理財服務條款(包括風險披露)，以及相關基金銷售文件，以瞭解我們的理財服務以及基金更多資料，包括其風險因素。

投資決定是由你自行作出的，但你不應投資於本網頁所提及之產品或服務，除非中介人於銷售此產品時已向你解釋經考慮你的財政狀況、投資經驗及目標後，相關產品或服務是適合你的。

你在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。

倘有任何關於本網頁/文件所提及之產品或服務、進行交易或基金涉及性質及風險等方面的疑問，你應徵詢獨立財務顧問的意見。

本網頁/文件所提供的產品及服務僅為香港居民而設。我們無意讓任何人於任何受限制或未獲法律或法規授權分發或使用本網頁的司法管轄區、國家或地區內，分發或使用本網頁/文件。如你並非身處香港，我們或未獲授權於你身處或居住的國家或地區向你提供產品及服務。

本網頁/文件由 WeLab Bank 刊發，內容並未經證券及期貨事務監察委員會審閱。

附錄一：現金獎賞計算示例

在此示例中，一名新客戶於指定交易期內進行了三項交易。該三項交易均被視為合資格基金交易。由於該新客戶於整個維持期內持有於交易一及交易二所購買之基金 A 及基金 B，合資格基金交易之基金單位累計投資金額為港幣 1,300,000 元。因此，該新客戶有資格獲得港幣 3,888 元之現金獎賞。詳情請參閱下表。

	第 2 條項下之要求	期間	事項	是否已符合各項要求
第 2 條項 (i)	於推廣期內，新客戶成功使用指定推薦碼開立本行有效的核心賬戶及有效的投資賬戶	於推廣期內	於推廣期內，新客戶使用推薦碼成功開立核心賬戶，並隨後開立投資賬戶。	符合
第 2 條項 (ii)	於指定交易期內完成至少一項合資格基金交易。	在開立核心賬戶日起（包括當日）起至下一個自然月月底期間	<p>交易一 新客戶提交了一項一次性認購指示，以港幣 600,000 元認購基金 A，該認購已成功執行並完成結算。</p> <p>交易二 新客戶提交了一項一次性認購指示，以港幣 700,000 元認購基金 B，該認購已成功執行並完成結算。</p> <p>交易三 新客戶提交了一項一次性認購指示，以港幣 100,000 元認購基金 C，該認購已成功執行並完成結算。</p>	符合。 新客戶共完成 3 項合資格基金交易。
第 2 條項 (iii)	於指定交易期內，完成不少於一筆合資格基金交易，並且所有合資格基金交易累計投資金額不少於等值港元 200,000。	在開立核心賬戶日起（包括當日）起至下一個自然月月底期間	同上	符合。 交易一，交易二，交易三之累計投資金額不少於等值港元 200,000。
第 2 條項 (iv)	於整個維持期內持有合資格基金交易之基金單位，其累計投資金額不少於港幣 200,000 元或其等值金額。	指定交易期結束後之三個完整自然月	在維持期內，新客戶透過交易三購入並已完成結算之基金 C 單位已於維持期全數贖回	符合。 新客戶於整個維持期內僅持有交易一所購入之基金 A 及交易二所購入之基金 B。

				新客戶於交易三所購入之基金 C 已於維持期內全數贖回。 因此，合資格基金交易之基金單位累計投資金額為港幣 1,300,000 元。
可享之現金獎賞				港元 3,888

汇立银行理财服务保费融资客户专享优惠（「推广活动」）条款及细则

注：本网页/文件仅供参考，且不构成投资建议。此提及的投资产品或服务并不等同，亦不应被视为定期存款的替代品。它并非受保障存款，亦不受香港存款保障计划保障。投资涉及风险，请参阅本网页/文件之重要声明。

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：

「推广活动」 指名为「汇立银行理财服务保费融资客户专享优惠」之活动及受条款及细则约束。

「推广期」 指由 2026 年 6 月 1 日至 2026 年 12 月 31 日（包括首尾两天）。

「核心账户」 指与 WeLab Bank Limited（汇立银行有限公司）（「WeLab Bank」、「本行」、「我们」或「本银行」）开立的主要汇立银行账户，其含义与「账户条款」中使用的相同。

「新客户」 或 **「你」** 指 (i) 在开户期开始前的十二（12）个月内未持有本行的任何账户；及 (ii) 在推广期以推广活动之指定推荐码（**「指定推荐码」**）成功开立核心账户的客户。

「成功开立核心账户日」 指新客户收到汇立银行电子邮件通知成功开立核心账户当天。

「指定交易期」 指成功开立核心账户日起（包括当日）起至下一个自然月月底。

「合格基金交易」 指任何一次性认购指示，而该指示须同时符合以下条件：(i) 于指定交易期间内提交，且投资金额至少为港元 50,000（或等值外币）；及 (ii) 经自选基金（不包括货币市场基金）或 GoWealth 智动投资顾问（不包括投资组合 1）成功认购任何基金。为免生疑，任何经自选基金、GoWealth 智动投资顾问，以月供形式买入基金将不会被视为合格基金交易。所有自选基金的货币市场基金和 GoWealth 智动投资顾问中的现金投资组合（即投资组合 1），均不适用于本推广活动。

「投资账户」 指在汇立银行开立的投资账户，其含义与「汇立理财服务条款」中使用的相同。

「投资基金」 指汇立银行应用程式上提供的经香港证券及期货事务监察委员会认可的集合投资计划，并与理财服务条款中使用的含义相同。

「合格基金交易之基金单位」 指新客户于指定交易期内透过合格基金交易所购买并已结算之投资基金单位。

「维持期」 指在指定交易期结束后之三个完整自然月。

2. 符合以下所有条件之新客户，将有资格获得现金奖赏（定义见下文第 3 条）：

- i. 于推广期内，新客户成功使用指定推荐码开立本行有效的核心账户及有效的投资账户；
- ii. 于指定交易期内完成至少一项合格基金交易。

- iii. 于指定交易期内进行合资格基金交易，累计投资金额不少于港币 200,000 元或其等值金额；及
- iv. 于整个维持期内持有合资格基金交易之基金单位，累计投资金额不少于港币 200,000 元或其等值金额。为免生疑，因市场波动导致合资格基金交易之基金单位市场价值发生任何后续变动，而所持有的基金单位数量未发生任何变动，则不影响累计投资金额之计算。

3. 凡符合上述第 2 条所载所有条件之新客户，将有资格获得现金奖赏（「现金奖赏」）。现金奖赏金额将根据新客户于整个维持期内在投资账户中所持有合资格基金交易之基金单位累计投资金额而厘定，详情如下表所示。有关现金奖赏之计算示例，请参阅本文件之附录一。

累计合资格基金交易投资金额范围	适用之现金奖赏
等值港元 200,000 至港元 499,999.99	港元 1,888
等值港元 500,000 至港元 999,999.99	港元 2,888
等值港元 1,000,000 至港元 1,499,999.99	港元 3,888
等值港元 1,500,000 至港元 1,999,999.99	港元 6,888
等值港元 2,000,000 或以上	港元 18,888

- 4. 本推广活动仅适用于新客户。
- 5. 如果你参加本推广活动，即代表你已确认阅读、理解并同意本活动条款及细则。
- 6. 于开立核心账户时，新客户仅可输入一个指定推荐码，而具体的优惠资格将取决于开立核心账户时所使用的指定推荐码。
- 7. 于指定交易期内的所有合资格基金交易可以累计，并必须于维持期内维持。若你于维持期结束或之前全额赎回累计合资格基金交易之基金单位，你将无法享受任何奖赏。若你于维持期结束或之前赎回部份合资格基金交易之基金单位，你仅有权就赎回后剩余累计合资格基金交易投资金额，按照第 3 条之表格内适用之现金奖赏，享有现金奖赏。
- 8. 为免生疑，每位客户所获得的现金奖赏总额上限为港元 18,888。
- 9. 本推广活动奖赏名额有限，先到先得。本行对本推广活动的限额及有关记录均有最终决定权及具约束力。如有任何争议，概以本行之决定为准。
- 10. 除非我们另有规定，现金奖励将于维持期结束后一个自然月内，存入你的汇立银行核心账户。
- 11. 你同意并承认如果你在现金奖励金额存入你的核心账户之前关闭你的核心账户和/或投资账户，你将无权获得任何现金奖励。

12. 如本推广活动下的任何交易以外币进行，该交易金额将于交易当日按我们所釐定的外汇汇率换算为港币，并四舍五入至最接近的整数以作计算。
13. 如有任何认购指示被撤回、取消或拒绝，则该指示将不被视为成功的认购指示。所有交易时间以香港时间为准。交易指示的截止时间以汇立银行 App 中基金认购界面所展示为准。
14. 除非我们另有规定，本推广活动不可与其他有关智动投资顾问或自选基金服务之优惠、折扣或推广一同使用。
15. 现金奖赏并非费用豁免，你的合资格基金交易将会被收取相关基金认购费用（如适用）。有关理财服务的收费详情，请参阅一般服务收费。
16. 我们纪录中的日期及金额为最终及具决定性，包括 (i) 开立、取消或转换核心账户和/或投资账户的日期、(ii) 认购金额、(iii) 交易数量、(iv) 进行交易日期、(v) 基金单位；及 (vi) 你向本行提交指示的时间。
17. 除非我们另有规定，所有现金奖赏之金额均不得转让、退还、交换或转换为其他形式。
18. 如果我们认为你违反任何适用法律法规、欺诈、滥用和/或不遵守本推广活动条款及细则，我们有权撤销你参加本计划的资格及/或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，我们有权从你的账户（包括但不限于你的核心账户）扣除我们已经派发的现金奖赏。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。
19. 本行保留从你的账户（包括但不限于你的核心账户）扣除任何本行已经派发但不适用于你的现金奖赏的权利，恕不另行通知。
20. 我们保留随时暂停、修改或终止本推广活动和/或修改本条款及细则的权利，恕不另行通知。如有争议，我们拥有最终决定权、决定性并具有约束力。
21. 本条款及细则应与我们的理财服务条款（「**理财服务条款**」）及账户条款（「**账户条款**」）一起阅读。除非另有定义，否则在理财服务条款或账户条款中的定义应与本条款及细则具有相同含义。如果本条款及细则与理财服务条款及账户条款不一致，则按以下顺序进行：
 - i. 本条款及细则；
 - ii. 理财服务条款；及
 - iii. 账户条款。
22. 中英文版本之内容如有任何歧义，在任何情况下概以英文版本为准。

生效日期：2026 年 5 月 31 日

重要声明

本网页/文件仅供参考，且不构成对任何人作出买卖、认购或交易任何投资产品或服务的要约、招揽、建议、意见或任何保证。

投资涉及风险，基金价格可升可跌，甚至可能变成毫无价值。基于市场情况，部分投资或不能即时变现。请细阅我们的理财服务条款（包括风险披露），以及相关基金销售文件，以了解我们的理财服务以及基金更多资料，包括其风险因素。

投资决定是由你自行作出的，但你不应投资于本网页所提及之产品或服务，除非中介人于销售此产品时已向你解释经考虑你的财政状况、投资经验及目标后，相关产品或服务是适合你的。

你在作出任何投资决定之前，须评估本身的财务状况、投资目标及经验、承受风险的意愿及能力，并了解有关产品的性质及风险。

倘有任何关于本网页/文件所提及之产品或服务、进行交易或基金涉及性质及风险等方面的疑问，你应征询独立财务顾问的意见。

本网页/文件所提供的产品及服务仅为香港居民而设。我们无意让任何人于任何受限制或未获法律或法规授权分发或使用本网页的司法管辖区、国家或地区内，分发或使用本网页/文件。如你并非身处香港，我们或未获授权于你身处或居住的国家或地区向你提供产品及服务。

本网页/文件由 WeLab Bank 刊发，内容并未经证券及期货事务监察委员会审阅。

附录一：现金奖赏计算示例

在此示例中，一名新客户于指定交易期内进行了三项交易。该三项交易均被视为合资格基金交易。由于该新客户于整个维持期内持有于交易一及交易二所购买之基金 A 及基金 B，合资格基金交易之基金单位累计投资金额为港币 1,300,000 元。因此，该新客户有资格获得港币 3,888 元之现金奖赏。详情请参阅下表。

	第 2 条项下之要求	期间	事项	是否已符合各项要求
第 2 条项 (i)	于推广期内，新客户成功使用指定推荐码开立本行有效的核心账户及有效的投资账户	于推广期内	于推广期内，新客户使用推荐码成功开立核心账户，并随后开立投资账户。	符合
第 2 条项 (ii)	于指定交易期内完成至少一项合资格基金交易。	在开立核心账户日起（包括当日）起至下一个自然月月底期间	<p>交易一 新客户提交了一项一次性认购指示，以港币 600,000 元认购基金 A，该认购已成功执行并完成结算。</p> <p>交易二 新客户提交了一项一次性认购指示，以港币 700,000 元认购基金 B，该认购已成功执行并完成结算。</p> <p>交易三 新客户提交了一项一次性认购指示，以港币 100,000 元认购基金 C，该认购已成功执行并完成结算。</p>	符合。 新客户共完成 3 项合资格基金交易。
第 2 条项 (iii)	于指定交易期内，完成不少于一笔合资格基金交易，并且所有合资格基金交易累计投资金额不少于等值港元 200,000。	在开立核心账户日起（包括当日）起至下一个自然月月底期间	同上	符合。 交易一，交易二，交易三之累计投资金额不少于等值港元 200,000。
第 2 条项 (iv)	于整个维持期内持有合资格基金交易之基金单位，其累计投资金额不少于港币 200,000 元或其等值金额。	指定交易期结束后之三个完整自然月	在维持期内，新客户透过交易三购入并已完成结算之基金 C 单位已于维持期内全数赎回	符合。 新客户于整个维持期内仅持有交易一所购入之基金 A 及交易二所购入之基金 B。

				新客户于交易三所购入之基金 C 已于维持期内全数赎回。因此，合资格基金交易之基金单位累计投资金额为港币 1,300,000 元。
可享之现金奖赏				港元 3,888