

Terms and Conditions for WeLab Global Wallet x Samsung Surprise Deals

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

"Alternative Product" means a product of equal or greater value that WeLab Bank Limited ("**WeLab Bank**", "**we**", "**us**" or "**our**") may, at its sole discretion, designate to replace a Designated Promotion Product. Where an Alternative Product is designated, the Campaign Promotion Code relating to the original Designated Promotion Product will apply to that Alternative Product, subject to these terms and conditions.

"Campaign Promotion Pages" means the webpages designated by WeLab Bank and Samsung Electronics H.K. Company Limited for publishing the Campaign Promotion Code and details of this Promotion.

"Campaign Promotion Code" means the promotion code published on the Campaign Promotion Pages for the purchase of the Designated Promotion Product at the Eligible Merchant. The Campaign Promotion Code may only be used to purchase the Designated Promotion Product or the Alternative Product (if applicable) as determined in accordance with Clause 6.

"Core Account" means the primary account opened with WeLab Bank, bearing the same definition as set out in the Account Terms.

"Designated Promotion Products" means the products listed in Table 1 below, or such Alternative Products as may be determined by WeLab Bank in accordance with Clause 6.

Table 1

Designated Promotion Products	Promotion Period (available from 12:00 noon on the first calendar day to 11:59pm on the last calendar day of the Promotion Period (Hong Kong Time) until quota is full)	Product Description & SKUs	Quota
Product 1	12-18 October 2026	55" OLED S86H 4K Samsung Vision AI Smart TV (2026) QA55S86HAEXZK	10
Product 2	19-25 October 2026	Galaxy Watch8 Classic (LTE, 46 mm) SM-L505FZKATGY	10
Product 3	26 October-01 November 2026	Galaxy Tab S10 FE+ (Wi-Fi) 128 GB SM-X620NZAATGY	10

"Eligible Cardholder", "**you**" and "**your**" mean a customer who: (i) holds a valid Eligible Debit Card during the Promotion Period; and (ii) obtains the Campaign Promotion Code on the Campaign Promotion Pages in accordance with these terms and conditions.

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

"Eligible Merchant" means Samsung Online Shop (shop.samsung.com/hk/) and Samsung Shop App.

"Eligible Transaction" means a single purchase of a Designated Promotion Product or Alternative Product (if applicable): (i) made using an Eligible Debit Card via the Mastercard® network; (ii) made at the Eligible Merchant; (iii) made using the applicable Campaign Promotion Code for the Designated Promotion Product and (iv) successfully posted to the Eligible Cardholder's Core Account on or before 15 November 2026, excluding any cancelled, refunded, reversed, disputed, unauthorised or fraudulent transactions. For the avoidance of doubt, any transaction that is subsequently cancelled, refunded, reversed, charged back or found to be invalid shall cease to be an Eligible Transaction.

"Promotion" means this WeLab Global Wallet x Samsung Surprise Deals under these terms and conditions.

"Promotion Period" means, in relation to a Designated Promotion Product, the period specified for that product in Table 1 above during which the relevant Campaign Promotion Code will be published on Campaign Promotion Pages.

“Special Discount Price” means, in respect of a Designated Promotion Product, the price payable after the Campaign Promotion Code has been applied to that product on Samsung Online Shop(shop.samsung.com/hk/) or the Samsung Shop App, as specified in Table 2 under Clause 4 below.

2. This Promotion is applicable only to Eligible Cardholders who satisfy all the following requirements:
 - (i) learn and obtain the Campaign Promotion Code from the Campaign Promotion Pages during the applicable Promotion Period;
 - (ii) complete an Eligible Transaction for that Designated Promotion Product or its applicable Alternative Product (if applicable) using the Campaign Promotion Code during the Promotion Period; and
 - (iii) maintain a valid Core Account and Eligible Debit Card in good standing from the relevant Promotion Period until the date the Cash Rebate is credited into the same.
3. The quota for each Designated Promotion Product is specified in Table 1 above. The Campaign Promotion Code for each Designated Promotion Product will be valid only during its applicable Promotion Period.
4. An Eligible Cardholder who satisfies all the requirements set out in Clause 2 above and completes an Eligible Transaction using both (i) the applicable Campaign Promotion Code and (ii) an Eligible Debit Card as the payment method will be entitled to the rewards under the following two promotion offers (**“Promotion Offers”**), subject to availability on a first-come, first-served basis and while quotas last.

Offer 1: WeLab Special Discount Price

You may purchase up to one of each Designated Promotion Product at the applicable Special Discount Price as specified in Table 2 below.

Offer 2: Extra Cash Rebate on Eligible Transaction

You may receive a cash rebate for each Designated Promotion Product you purchased under Offer 1 (**“Cash Rebate”**), as specified in Table 2 below.

Table 2

Designated Promotion Products	Offer 1 - WeLab Special Discount Price	Offer 2 - Cash Rebate	Price after discount and cash rebate (WeLab Special Discount Price - Cash Rebate)	Quota
55" OLED S86H 4K Samsung Vision AI Smart TV (2026) QA55S86HAEXZK	HKD11,033	HKD2,596	HKD11,033 - HKD2,596 = HKD8,437	10
Galaxy Watch8 Classic (LTE, 46 mm) SM-L505FZKATGY	HKD3,568	HKD840	HKD3,568 - HKD840 = HKD2,728	10
Galaxy Tab S10 FE+ (Wi-Fi) 128 GB SM-X620NZAATGY	HKD4,410	HKD1,038	HKD4,410 - HKD1,038 = HKD3,372	10

5. The Cash Rebate will be credited to the Eligible Cardholder's Core Account within 2 weeks after the end of the Promotion Period stated in Table 1. The Cash Rebate will not be credited if, at the time of crediting, the Eligible Debit Card, Core Account or customer relationship with WeLab Bank has been terminated, suspended, restricted, or is otherwise not in good standing. Once credited, the Cash Rebate shall be final and non-adjustable, except in the case of manifest error, fraud, abuse, transaction reversal or where otherwise required by applicable law.
6. WeLab Bank reserves the right, at its sole discretion, to replace any Designated Promotion Product with an Alternative Product of equal or greater value without prior notice.
7. Where a Designated Promotion Product is replaced by an Alternative Product, the applicable discount and Cash Rebate benefits under Offer 1 and Offer 2 respectively shall continue to apply, subject to these terms and conditions.

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8. For the avoidance of doubt, any Eligible Transaction under Offer 2 of this Promotion is not eligible for WeLab Global Wallet x Samsung Cashback Offer.



9. WeLab Bank will determine the eligibility of Eligible Cardholders to participate in this Promotion as well as the transactions based on WeLab Bank's records.
10. The Eligible Cardholders' personal information in our records and their respective accounts must be valid and up-to-date during the Promotion Period and by the time of purchase in order to be entitled to Offer 1 and/or Offer 2 (if applicable).
11. The Promotion Offers are non-transferable, non-exchangeable, and cannot be converted into cash.
12. The Designated Promotion Products or Alternative Products (if applicable) are subject to the terms and conditions prescribed by the relevant suppliers. The Promotion Offers of Designated Promotion Products or Alternative Products (if applicable) are non-exchangeable, non-transferable, and cannot be redeemed or converted to cash.
13. All products, services, warranties, delivery and information relating to the Designated Promotion Products are provided directly to customers by Samsung Electronics HK Company Limited. WeLab Bank is not liable for, and will not provide any compensation in respect of, any failure to use the Designated Promotion Products due to expiry, invalidity, quota exhaustion, technical issues or any other reason.
14. WeLab Bank is not the supplier of the Designated Promotion Products or Alternative Products (if applicable). The use of any Designated Promotion Products or Alternative Products (if applicable) is subject to the applicable terms and conditions of the respective suppliers. WeLab Bank shall not be responsible for, and shall assume no liability in relation to, the quality, performance or any other aspect of the goods.
15. By participating in this Promotion, Eligible Cardholders acknowledge that WeLab Bank may collect, use and process their personal data for the purposes of administering this Promotion in accordance with WeLab Bank's privacy policy and applicable laws. Any use of personal data for direct marketing purposes shall be subject to the customer's consent and applicable legal and regulatory requirements.
16. It is the Eligible Cardholders' responsibility to comply (at their own expense) with any laws requiring payment of any delivery, tax, duty, levy or similar impost relating to the Designated Promotion Product or Alternative Products (if applicable), and we shall have no responsibility or costs in respect thereof.
17. WeLab Bank has the sole and absolute discretion in determining a person's eligibility to receive the Promotion Offers. If we discover at any time, whether after or during the Promotion Period, that any person has failed to comply with these terms and conditions, we are entitled to disqualify the person from participating in the Promotion.
18. WeLab Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the Eligible Cardholders as a result of their participation in the Promotion.
19. 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 Promotion and entitle to the Promotion Offers and/or suspension or termination of all or any of your account with us. We shall not reward the Promotion Offers or Alternative Product (if applicable) or where the Promotion Offers or Alternative Product (if applicable) have been rewarded, we reserve the right to debit the equivalent amount 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.
20. No person other than the Eligible Cardholders 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.
21. WeLab Bank reserves the right to amend the terms and conditions of this Promotion and/or cancel this Promotion at any time without prior notice. The latest details of this Promotion and the revised terms and conditions (if any) will be made available on WeLab Bank App, website and/or communicated to Eligible Cardholders by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.
22. These terms and conditions shall be read in conjunction with our Account Terms ("**Account Terms**"). Terms defined in the Account Terms shall have the same meanings when used herein, unless otherwise defined. In the event of any inconsistency between these terms and conditions, the Account Terms, the prevailing order shall be as follows:
 - (i) these terms and conditions;
 - (ii) the Account Terms.
23. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People's Republic of China.



24. 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 10 月 12 日

WeLab Global Wallet x Samsung 限時驚喜賞優惠條款及細則

1. 除文意另有所指外，本條款及細則使用的下列詞語具有下文所載的涵義：

「**替代產品**」指由 Welab Bank Limited（匯立銀行有限公司）（「**WeLab Bank**」、「**本行**」或「**我們**」）全權酌情決定指定，用以替代指定推廣產品且價值相等或更高的產品。如指定推廣產品被替代，原指定推廣產品所對應的活動推廣碼將適用於該替代產品，惟須受本條款及細則所規限。

「**活動推廣頁面**」指由 WeLab Bank 及三星電子香港有限公司指定用作公布活動推廣碼及本推廣詳情的網頁。

「**核心賬戶**」指於 WeLab Bank 開立的主要賬戶，其含義與《賬戶條款》中所使用的相同。

「**活動推廣碼**」指由活動推廣頁面發佈，供合資格持卡人在合資格商戶購買指定推廣產品時使用的推廣碼。活動推廣碼僅可用於購買指定推廣產品或根據第 6 條釐定的替代產品（如適用）。

「**指定推廣產品**」指下表 1 所列產品，或由 WeLab Bank 根據第 6 條釐定的替代產品。

表 1

指定推廣產品	推廣期（由推廣期第一個曆日中午 12 時正至最後一個曆日晚上 11 時 59 分（香港時間）開放，優惠名額有限，額滿即止）	產品名稱及型號	名額
產品 1	2026 年 10 月 12 日至 18 日	55 吋 OLED S86H 4K Samsung Vision AI Smart TV (2026) QA55S86HAEXZK	10
產品 2	2026 年 10 月 19 日至 25 日	Galaxy Watch8 Classic (LTE, 46 mm) SM-L505FZKATGY	10
產品 3	2026 年 10 月 26 日至 11 月 1 日	Galaxy Tab S10 FE+ (Wi-Fi) 128 GB SM-X620NZAATGY	10

「**合資格持卡人**」、「**你**」及「**你的**」指符合以下條件的客戶：(i) 於推廣期內持有有效的合資格扣賬卡；及 (ii) 根據本條款及細則在活動推廣頁面取得活動推廣碼。

「**合資格扣賬卡**」指由 WeLab Bank 發出的 WeLab Global Wallet 扣賬卡。

「合資格商戶」指 Samsung 網上商店 (shop.samsung.com/hk/) 及 Samsung Shop App。

「合資格交易」指符合以下所有條件的指定推廣產品或替代產品（如適用）購買交易：(i) 使用合資格扣賬卡透過 Mastercard® 網絡付款；(ii) 於合資格商戶進行；(iii) 使用適用於該指定推廣產品的活動推廣碼；及 (iv) 於 2026 年 11 月 15 日或之前成功記入合資格持卡人的核心賬戶交易紀錄，不包括任何已取消、退款、撤銷、爭議、未經授權或欺詐交易。為免生疑問，任何其後被取消、退款、撤銷、退單或被認為無效的交易，均不再視為合資格交易。

「推廣」指根據本條款及細則舉辦的 WeLab Global Wallet x Samsung 限時驚喜賞優惠。

「推廣期」就個別指定推廣產品而言，指表 1 所列該產品對應的日期，而相關活動推廣碼將於該日期於活動推廣頁面公佈。

「專享優惠價」指就指定推廣產品而言，在三星網上商店 (shop.samsung.com/hk/) 或 Samsung Shop App 上就該產品套用活動推廣碼後應付的價格，有關價格載於下文第 4 條表 2 所列明。

2. 本推廣僅適用於符合以下所有要求的合資格持卡人：

- (i) 於適用推廣期內從活動推廣頁面了解及取得指定推廣產品的活動推廣碼；
- (ii) 於推廣期內使用相關活動推廣碼及合資格扣賬卡完成該指定推廣產品或其適用替代產品（如適用）的合資格交易；及
- (iii) 自相關推廣期起至現金回贈入賬當日，持續維持有效且狀況良好的核心賬戶及合資格扣賬卡。

3. 各指定推廣產品的推廣名額載於上文表 1。每項指定推廣產品的活動推廣碼僅於其對應推廣期內有效。

4. 合資格持卡人如符合上文第 2 條所列的所有要求，並使用 (i) 適用的活動推廣碼及 (ii) 合資格扣賬卡完成合資格交易，即有權享有以下兩項優惠(「推廣優惠」)。數量有限，先到先得，售完即止。

優惠 1—WeLab 專享優惠價

你可按下文表 2 所列的適用專享優惠價購買每款指定推廣產品各一（1）件。

優惠 2—合資格交易額外現金回贈

對於你根據優惠 1 購買的每件指定推廣產品，你可獲享現金回贈（「現金回贈」），詳情載於下文表 2。

表 2

指定推廣產品	優惠 1—WeLab 專享優惠價	優惠 2—現金回贈	折扣及現金回贈後價格 (WeLab 專享優惠價 - 現金回贈)	名額
55 吋 OLED S86H 4K Samsung Vision AI Smart TV (2026) QA55S86HAEXZK	HKD11,033	HKD2,596	HKD11,033 - HKD2,596 = HKD8,437	10

Galaxy Watch8 Classic (LTE, 46 mm) SM-L505FZKATGY	HKD3,568	HKD840	HKD3,568 - HKD840 = HKD2,728	10
Galaxy Tab S10 FE+ (Wi-Fi) 128GB SM-X620NZAATGY	HKD4,410	HKD1,038	HKD4,410 - HKD1,038 = HKD3,372	10

- 現金回贈將於表 1 所列相關推廣期結束後兩星期內存入合資格持卡人的核心賬戶。若於現金回贈入賬時，合資格扣賬卡、核心賬戶或與 WeLab Bank 的客戶關係已被終止、暫停、限制或不再處於良好狀況，則現金回贈將不會發放。除明顯錯誤、欺詐、濫用、交易撤銷或適用法律另有規定外，已發放的現金回贈將視為最終決定且不作調整。
- WeLab Bank 保留全權酌情權，在毋須事先通知的情況下，以價值相等或更高的替代產品取代任何指定推廣產品。
- 如指定推廣產品被替代為替代產品，優惠 1 及優惠 2 項下的相關折扣及現金回贈優惠將繼續適用，惟須受本條款及細則所規限。

開始前須注意的事項

- 為免生疑問，本推廣優惠 2 項下的任何合資格交易均不符合 WeLab Global Wallet x Samsung 現金回贈優惠的資格。
- WeLab Bank 將根據其紀錄決定合資格持卡人是否符合參與本推廣及相關交易的資格。
- 合資格持卡人的個人資料及賬戶資料必須於推廣期內及購買時保持有效及為最新資料，方可享有優惠 1 及／或優惠 2（如適用）。
- 推廣優惠不可轉讓、不可兌換，亦不可兌換為現金。
- 指定推廣產品或替代產品（如適用）受相關供應商規定的條款及細則約束。指定推廣產品或替代產品（如適用）之推廣優惠不可兌換、不可轉讓及不可兌換為現金。
- 所有與指定推廣產品有關的產品、服務、保養、送貨及資訊均由 Samsung Electronics HK Company Limited 直接向客戶提供。對於因優惠到期、失效、名額已滿、技術問題或任何其他原因而導致未能使用指定推廣產品，WeLab Bank 概不負責，亦不會作出任何補償。
- WeLab Bank 並非指定推廣產品或替代產品（如適用）的供應商。任何指定推廣產品或替代產品（如適用）的使用均受相關供應商適用條款及細則約束。WeLab Bank 不會就產品的品質、表現或任何其他方面承擔責任。
- 參與本推廣即表示合資格持卡人同意 WeLab Bank 可根據其私隱政策及適用法律，收集、使用及處理其個人資料以管理本推廣。任何用於直接促銷用途的個人資料使用，均須取得客戶同意及符合適用法例及監管規定。
- 如任何法律規定須就指定推廣產品或替代產品（如適用）支付送貨費、稅項、關稅、徵費或類似費用，合資格持卡人須自行承擔有關責任及開支，而我們毋須就此承擔任何責任或費用。

17. WeLab Bank 擁有唯一及絕對酌情權決定任何人士是否有資格獲得推廣優惠。如我們於推廣期內或之後任何時間發現任何人士未有遵守本條款及細則，我們有權取消其參與本推廣的資格。
18. WeLab Bank 不會就合資格持卡人因參與本推廣而招致或蒙受的任何損失、損害、申索、費用或法律程序承擔責任。
19. 如你違反任何適用法律或法規，或涉及欺詐、濫用及／或不遵守本條款及細則（由我們全權酌情決定），你將喪失參與本推廣及獲得推廣優惠的資格，而我們亦可暫停或終止你於本行持有的任何或所有賬戶。我們有權不發放推廣優惠或替代產品（如適用）；如有關推廣優惠或替代產品（如適用）已發放，我們保留權利在毋須事先通知的情況下，從你的賬戶（包括但不限於核心賬戶）扣除相等價值，及／或採取必要法律行動追討任何尚欠金額。
20. 除合資格持卡人及 WeLab Bank 外，任何其他人士概無權根據《合約（第三者權利）條例》強制執行或享有本條款及細則任何條文的權益。
21. WeLab Bank 保留權利隨時修訂本推廣之條款及細則及／或取消本推廣，而毋須事先通知。本推廣最新資料及經修訂條款及細則（如有）將於合理可行情況下透過 WeLab Bank App、網站及／或其他方式公布予合資格持卡人。所有事宜及爭議均以 WeLab Bank 的最終決定為準。
22. 本條款及細則須與《賬戶條款》一併閱讀。除另有定義外，《賬戶條款》中所界定的詞語與本條款及細則所用者具有相同涵義。如本條款及細則與《賬戶條款》有任何抵觸或不一致之處，適用次序如下：
 - (i) 本條款及細則；及
 - (ii) 《賬戶條款》。
23. 本條款及細則受中華人民共和國香港特別行政區法律所管轄，並按其詮釋。
24. 如中英文版本的條款及細則有任何歧義或不一致之處，概以英文版本為準。

汇立寰球钱包 x 三星限时惊喜赏优惠条款及细则

1. 除文意另有所指外，本条款及细则使用的下列词语具有下文所载的涵义：

「**替代产品**」指由 Welab Bank Limited（汇立银行有限公司）（「**汇立银行**」、「**本行**」或「**我们**」）全权酌情决定指定，用以替代指定推广产品且价值相等或更高的产品。如指定推广产品被替代，原指定推广产品所对应的活动推广码将适用于该替代产品，惟须受本条款及细则所规限。

「**活动推广页面**」指由汇立银行及三星电子香港有限公司指定用作公布活动推广码及本推广详情的网页。

「**核心账户**」指于汇立银行开立的主要账户，其含义与《账户条款》中所使用的相同。

「**活动推广码**」指由活动推广页面发布，供合资格持卡人在合资格商户购买指定推广产品时使用的推广码。活动推广码仅可用于购买指定推广产品或根据第 6 条厘定的替代产品（如适用）。

「**指定推广产品**」指下表 1 所列产品，或由汇立银行根据第 6 条厘定的替代产品。

表 1

指定推广产品	推广期（由推广期第一个历日中午 12 时正至最后一个历日晚上 11 时 59 分（香港时间）开放，优惠名额有限，额满即止）	产品名称及型号	名额
产品 1	2026 年 10 月 12 日至 18 日	55 吋 OLED S86H 4K Samsung Vision AI Smart TV (2026) QA55S86HAEXZK	10
产品 2	2026 年 10 月 19 日至 25 日	Galaxy Watch8 Classic (LTE, 46 mm) SM-L505FZKATGY	10
产品 3	2026 年 10 月 26 日至 11 月 1 日	Galaxy Tab S10 FE+ (Wi-Fi) 128 GB SM-X620NZAATGY	10

「**合资格持卡人**」、「**你**」及「**你的**」指符合以下条件的客户：(i) 于推广期内持有有效的合资格借记卡；及 (ii) 根据本条款及细则在活动推广页面取得活动推广码。

「**合资格借记卡**」指由汇立银行发出的 汇立寰球钱包借记卡。

「**合资格商户**」指三星网上商店（shop.samsung.com/hk/）及 Samsung Shop App。

「**合资格交易**」指符合以下所有条件的指定推广产品或替代产品（如适用）购买交易：(i) 使用合资格借记卡透过 Mastercard® 网络付款；(ii) 于合资格商户进行；(iii) 使用适用于该指定推广产品的活动推广码；及 (iv) 于 2026 年 11 月 15 日或之前成功记入合资格持卡人的核心账户交易记录，不包括任何已取消、退款、撤销、争议、未经授权或欺诈交易。为免疑问，任何其后被取消、退款、撤销、退单或被认定为无效的交易，均不再视为合资格交易。

「推广」指根据本条款及细则举办的汇立寰球钱包 x 三星限时惊喜赏优惠。

「推广期」就个别指定推广产品而言，指表 1 所列该产品对应的日期，而相关活动推广码将于该日期在活动推广页面公布。

「专享优惠价」指就指定推广产品而言，于三星网上商店 (shop.samsung.com/hk/) 或 Samsung Shop App 就该产品输入并成功套用活动推广码后的应付价格，详情载于下文第 4 条表 2。

2. 本推广仅适用于符合以下所有要求的合资格持卡人：

(i) 于适用推广期内从活动推广页面了解及取得指定推广产品的活动推广码；

(ii) 于推广期内使用相关活动推广码及合资格借记卡完成该指定推广产品或其适用替代产品（如适用）的合资格交易；及

(iii) 自相关推广期起至现金回赠入账当日，持续维持有效且状况良好的核心账户及合资格借记卡。

3. 各指定推广产品的推广名额载于上文表 1。每项指定推广产品的活动推广码仅于其对应推广期内有效。

4. 合资格持卡人如符合上文第 2 条所列的所有要求，并使用 (i) 适用的活动推广码及 (ii) 合资格借记卡完成合资格交易，即有权享有以下两项推广优惠（「推广优惠」）。数量有限，先到先得，售完即止。

优惠 1－汇立专享优惠价

你可按下文表 2 所列的适用专享优惠价购买每款指定推广产品各一（1）件。

优惠 2－合资格交易额外现金回赠

对于你根据优惠 1 购买的每件指定推广产品，你可获享现金回赠（「现金回赠」），详情载于下文表 2。

表 2

指定推广产品	优惠 1－汇立专享优惠价	优惠 2－现金回赠	折扣及现金回赠后价格	名额
55 吋 OLED S86H 4K Samsung Vision AI Smart TV (2026) QA55S86HAEXZK	HKD11,033	HKD2,596	HKD11,033 - HKD2,596 = HKD8,437	10
Galaxy Watch8 Classic (LTE, 46 mm) SM-L505FZKATGY	HKD3,568	HKD840	HKD3,568 - HKD840 = HKD2,728	10
Galaxy Tab S10 FE+ (Wi-Fi) 128GB SM-X620NZAATGY	HKD4,410	HKD1,038	HKD4,410 - HKD1,038 = HKD3,372	10

5. 现金回赠将于表 1 所列相关推广期结束后两星期内存入合格持卡人的核心账户。若于现金回赠入账时，合格借记卡、核心账户或与汇立银行的客户关系已被终止、暂停、限制或不再处于良好状况，则现金回赠将不会发放。除明显错误、欺诈、滥用、交易撤销或适用法律另有规定外，已发放的现金回赠将视为最终决定且不作调整。
6. 汇立银行保留全权酌情权，在无须事先通知的情况下，以价值相等或更高的替代产品取代任何指定推广产品。
7. 如指定推广产品被替代为替代产品，优惠 1 及优惠 2 项下的相关折扣及现金回赠优惠将继续适用，惟须受本条款及细则所规限。

开始前须注意的事项

8. 为免生疑问，本推广优惠 2 项下的任何合格交易均不符合汇立寰球钱包 x 三星现金回赠优惠的资格。
9. 汇立银行将根据其记录决定合格持卡人是否符合参与本推广及相关交易的资格。
10. 合格持卡人的个人资料及账户资料必须于推广期内及购买时保持有效及为最新资料，方可享有优惠 1 及／／或优惠 2（如适用）。
11. 推广优惠不可转让、不可兑换，亦不可兑换为现金。
12. 指定推广产品或替代产品（如适用）受相关供应商规定的条款及细则约束。指定推广产品或替代产品（如适用）之推广优惠不可兑换、不可转让及不可兑换为现金。
13. 所有与指定推广产品有关的产品、服务、保养、送货及资讯均由 Samsung Electronics HK Company Limited 直接向客户提供。对于因优惠到期、失效、名额已满、技术问题或任何其他原因而导致未能使用指定推广产品，WeLab Bank 概不负责，亦不会作出任何补偿。
14. 汇立银行并非指定推广产品或替代产品（如适用）的供应商。任何指定推广产品或替代产品（如适用）的使用均受相关供应商适用条款及细则约束。汇立银行不会就产品的品质、表现或任何其他方面承担责任。
15. 参与本推广即表示合格持卡人同意我们可根据其隐私政策及适用法律，收集、使用及处理其个人资料以管理本推广。任何用于直接促销用途的个人资料使用，均须取得客户同意及符合适用法例及监管规定。
16. 如任何法律规定须就指定推广产品或替代产品（如适用）支付送货费、税项、关税、征费或类似费用，合格持卡人须自行承担有关责任及开支，而我们毋须就此承担任何责任或费用。
17. 汇立银行拥有唯一及绝对酌情权决定任何人士是否有资格获得推广优惠。如我们于推广期内或之后任何时间发现任何人士未有遵守本条款及细则，我们有权取消其参与本推广的资格。
18. 汇立银行不会就合格持卡人因参与本推广而招致或蒙受的任何损失、损害、申索、费用或法律程序承担责任。
19. 如你违反任何适用法律或法规，或涉及欺诈、滥用及／或不遵守本条款及细则（由我们全权酌情决定），你将丧失参与本推广及获得推广优惠的资格，而我们亦可暂停或终止你于本行持有的任何或所有账户。我们有权不发放推广优惠或替代产品（如适用）；如有关推广优惠或替代产品（如适用）已发放，我们保留权利在毋须事先通知的情况下，从你的账户（包括但不限于核心账户）扣除相等价值，及／或采取必要法律行动追讨任何尚欠金额。
20. 除合格持卡人及汇立银行外，任何其他人士概无权根据《合约（第三者权利）条例》强制执行或享有本条款及细则任何条文的权益。
21. 汇立银行保留权利随时修订本推广之条款及细则及／或取消本推广，而毋须事先通知。本推广最新资料及经修订条款及细则（如有）将于合理可行情况下透过汇立银行 App、网站及／或其他方式公布予合格持卡人。所有事宜及争议均以汇立银行的最终决定为准。
22. 本条款及细则须与《账户条款》一并阅读。除另有定义外，《账户条款》中所界定的词语与本条款及细则所用者具有相同涵义。如本条款及细则与《账户条款》有任何抵触或不一致之处，适用次序如下：

- (i) 本条款及细则；及



(ii) 《账户条款》。

23. 本条款及细则受中华人民共和国香港特别行政区法律所管辖，并按其诠释。

24. 如中英文版本的条款及细则有任何歧义或不一致之处，概以英文版本为准。