生效日期：2026 年 10 月 21 日

WeLab Bank x Samsung 迎新限定禮遇 2 條款及細則

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**」指本條款及細則下的「WeLab Bank x Samsung 迎新限定禮遇 2」推廣活動。
   「**推廣期**」指 2026 年 10 月 21 日至 2026 年 11 月 30 日，包括首尾兩日。
   「**核心賬戶**」指於匯立銀行有限公司（「WeLab Bank」、「本行」或「我們」）開立的主要銀行賬戶，並具有《賬戶條款》中所載的相同涵義。
   「**成功開立核心賬戶日期**」指合資格客戶收到 WeLab Bank 電郵通知成功開立核心賬戶當天。
   「**合資格客戶**」指符合以下條件的個人：(i) 在推廣期開始前的十二（12）個月內未持有本行的任何賬戶；及(ii) 於推廣期內使用本推廣活動之指定推薦碼「SS2026」成功開立核心賬戶及成功開立投資賬戶。
   「**指定定期存款**」指於成功開立核心賬戶日期起計七（7）個曆日內成功開立並符合下表條件的指定港元 GoSave 2.0 定期存款。

指定港元 GoSave 2.0 定期存款	本金金額
12 個月 0% 年利率港元定期存款	HKD50,000

2. 本推廣活動僅適用於合資格客戶。
3. 於推廣期間，合資格客戶於成功開立核心賬戶日起七（7）個曆日內，透過 WeLab Bank App 成功設立指定定期存款，將獲得 Samsung Music Studio 5 LS51H Wi-Fi Speaker（2026）(建議零售價 HKD2,380) 一 (1) 份（「迎新限定獎賞」），名額有限，額滿即止。
4. 每位合資格客戶只能訂立一個指定港元定期存款。
5. 如果你參加本推廣活動，即代表你已確認並同意本活動條款及細則。
6. 為免生疑問，合資格客戶如欲於本推廣活動下獲得迎新限定獎賞，於開立核心賬戶時只可使用本推廣活動適用的推薦碼。合資格客戶是否符合資格獲得本推廣活動下迎新限定獎賞，將按其開立核心賬戶時所使用的推薦碼釐定。
7. 指定定期存款須維持至到期日。如合資格客戶於到期日前提前提取或終止指定定期存款，將依據 WeLab Bank GoSave 2.0 定期存款條款及細則及一般服務費收取相當於指定定期存款本金 1.5%的提前取款費用，並就本推廣額外收取相當於指定定期存款本金 3.5%的提前取款費用。因此，合資格客戶須支付合共相當於指定定期存款本金 5%的提前取款費用。
8. 每名合資格客戶於本推廣活動下最多只可獲得一（1）份迎新限定獎賞。
9. 本行或本行委託的第三方服務供應商將於 2026 年 12 月 22 日或之前，按合資格客戶於本行登記的最新電郵地址發送獎賞通知電郵。獎賞通知電郵將列明迎新限定獎賞的領取及 / 或兌換安排。合資

格客戶須按照獎賞通知電郵所載的指示，以及相關供應商所訂明的適用條款及細則，領取及 / 或兌換迎新限定獎賞。

10. 本推廣活動不可與任何其他迎新優惠、WeLab Bank 理財服務下的優惠或 WeLab Bank 不時指定的其他推廣優惠同時使用。
11. 本推廣活動迎新限定獎賞名額有限，先到先得，額滿即止。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。
12. WeLab Bank 保留以等值替代獎賞（「**替代獎賞**」）取代迎新限定獎賞的權利。
13. 合資格客戶須於收取獎賞時，確保我們紀錄中的個人資料及其相關賬戶均有效及為最新資料，方可享有迎新限定獎賞或替代獎賞（如適用）。
14. 迎新限定獎賞或替代獎賞（如適用）如有遺失或損毀，恕不補發或更換。
15. 迎新限定獎賞或替代獎賞（如適用）須受相關供應商所訂定之條款及細則約束。獎賞或替代獎賞（如適用）不可更換、不可轉讓，亦不可兌換或折換為現金。
16. WeLab Bank 並非迎新限定獎賞或替代獎賞（如適用）之供應商。任何獎賞或替代獎賞（如適用）之使用均須受相關供應商所訂立之適用條款及細則所約束。WeLab Bank 對於該等商品之品質、適用性、表現、使用、配送、安裝、售後服務或任何其他方面概不負責，亦不承擔任何相關責任。
17. 除非本行另有說明，所有獎賞不得以任何形式轉讓、退回、交換及/或轉換為其他形式。
18. 本行保留有關你參與本推廣活動資格的最終決定權。本行的決定將具有決定性及約束力。本行紀錄所載日期、時間及金額均為最終及具決定性。本行保留就客戶及指定定期存款是否符合資格作最終決定的權利。
19. 倘若你涉嫌違反適用法律或法規、涉及欺詐、濫用及 / 或未遵守本條款及細則（由本行根據絕對的酌情權確定），本行有權撤銷你參與本推廣活動的資格及/或暫停或終止你在本行的所有或任何賬戶。
20. WeLab Bank 保留權利，在毋須事先通知的情況下，保留本推廣活動下任何獎賞。
21. 本行保留隨時暫停、修改及/或終止本推廣活動及/或不時修改本條款及細則（ 包括但不限於每個優惠下的指定日期）的權利，而不作另行通知。本行對於任何此類暫停、更改或終止不承擔任何責任。
22. 除合資格客戶和本行外，任何人士不可根據《合約（第三者權利）條例》強制執行任何本條款及細則的條文或享有其任何條文的利益。若有任何與本推廣活動相關之爭議，WeLab Bank 的決定將是最終、確定且具約束力的。
23. 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。
24. 本條款及細則應與本行的「GoSave 2.0 定期存款條款及細則」、「賬戶條款」及「匯立理財服務條款」一併閱讀。除非另有定義，該等文件中的定義在本條款及細則中具有相同涵義。如有不一致，則按以下順序進行： (i) 本條款及細則； (ii)「GoSave 2.0 定期存款條款及細則」; (iii)「匯立理財服務條款」; 及 (iv) 「賬戶條款」。
25. 如本條款及細則的英文版本與中文版本之間有任何歧異或不一致，概以英文版本為準。

存款保障計劃

Welab Bank Limited 是香港的存款保障計劃的成員。本銀行接受的合資格存款受存保計劃保障，最高保障額為每名存款人 HK$800,000。

免責聲明

本網頁 / 文件並不構成任何購買或出售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。投資基金單位價格可升亦可跌，投資基金亦可能變成毫無價值。在若干市場情況下，閣下的部分投資或未能即時變現。請參閱我們的《財富管理服務條款》（包括相關風險披露）及相關基金銷售文件，以了解我們服務以及相關產品性質及風險的更多詳情。

投資決定由閣下自行作出，惟除非銷售有關產品或服務的中介人已向閣下解釋，並根據閣下的財務狀況、投資經驗及投資目標確認該等產品或服務適合閣下，否則閣下不應投資於該等產品或服務。作出任何投資決定前，閣下應考慮自身財務狀況、投資目標及經驗、風險承受能力，以及理解相關產品性質及風險的能力。

如閣下對本網頁 / 文件、相關產品及服務、交易或投資基金等所涉及的性質及風險有任何疑問，應諮詢獨立財務顧問的意見。

本網頁所載資料僅供香港居民閱覽，且不應被詮釋為在任何司法管轄區分發、出售要約或購買任何證券的招攬，而在該等司法管轄區進行有關活動可能屬違法。

如閣下身處香港以外地區，我們未必獲授權向閣下所在或居住國家或地區提供可得的產品及服務。本網頁 / 文件由匯立銀行有限公司發出。

本網頁 / 文件的內容並未經香港證券及期貨事務監察委員會審閱。

Effective Date: 21 October 2026

Terms and Conditions for WeLab Bank × Samsung Exclusive Welcome Offer 2

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

   "Campaign" means this “WeLab Bank × Samsung Exclusive Welcome Offer 2” campaign under these terms and conditions.

   "Campaign Period" means the period from 21 October 2026 to 30 November 2026, both dates inclusive.

   “Core Account” means the primary bank account opened with Welab Bank Limited (“WeLab Bank”, “Bank”, “we”, “us” or “our”) and has the same meaning as used in the Account Terms.

   "Date of Successful Core Account Opening" means the date on which an Eligible Customer receives WeLab Bank's email that the Core Account has been successfully opened.

   "Eligible Customer" means an individual who (i) has not held any WeLab Bank account in the preceding twelve (12) months immediately before the Campaign Period; and (ii) successfully opens a Core Account by a designated referral code “SS2026” for the Campaign (**“Designated Referral Code”**) and an Investment Account during the Campaign Period.

   “Designated Time Deposit” means the designated HKD GoSave 2.0 Time Deposit successfully setup within seven (7) calendar days from the Date of Successful Core Account Opening which satisfies the following criteria:

Designated HKD GoSave 2.0 Time Deposit	Principal Amount
12-month 0% p.a. HKD Time Deposit	HKD50,000

2. The Campaign is applicable to the Eligible Customer only.
3. During the Campaign Period, an Eligible Customer who successfully sets up a Designated HKD Time Deposit through the WeLab Bank App within seven (7) calendar days from the Date of Successful Core Account Opening will be eligible to receive one (1) Samsung Music Studio 5 LS51H Wi-Fi Speaker (2026) (Recommended Retail Price: HKD2,380) (“Exclusive Welcome Reward”), subject to availability and while stocks last.
4. Each Eligible Customer can set up only one Designated Time Deposit.
5. By participating in the Campaign, an Eligible Customer is deemed to confirm and have agreed to these terms and conditions.
6. For the avoidance of doubt, to be entitled to Exclusive Welcome Reward under the Campaign, the Eligible Customer can only use the referral code applicable to the Campaign when opening a Core Account. The entitlement to Exclusive Welcome Reward

under the Campaign will be determined by the referral code such Eligible Customer use at the time when he/she opens a Core Account.

7. The Designated Time Deposit must be maintained until its maturity date. If an Eligible Customer withdraws or terminates the Designated Time Deposit before maturity, the Bank will charge an early withdrawal fee equal to 1.5% of the principal amount of the Designated Time Deposit in accordance with GoSave 2.0 Time Deposit Terms and Conditions and WeLab Bank General Service Charges, together with an additional early withdrawal fee equivalent to 3.5% of the principal amount of the Designated Time Deposit in connection with this Campaign. Accordingly, the Eligible Customer shall be required to pay early withdrawal fees equivalent to an aggregate of 5% of the principal amount of the Designated Time Deposit.
8. Each Eligible Customer is entitled to receive a maximum of one (1) Exclusive Welcome Reward under the Campaign.
9. The Bank or its appointed third-party service provider will send a reward notification email to each Eligible Customer on or before 22 December 2026 using the latest email address registered with the Bank. The reward notification email will set out the collection and/or redemption arrangements for the Exclusive Welcome Reward. Eligible Customers must collect and/or redeem the Exclusive Welcome Reward in accordance with the instructions set out in the reward notification email and the applicable terms and conditions prescribed by the relevant supplier.
10. The Campaign cannot be used in conjunction with other new customer welcome offers, Wealth Management Campaign, or such other promotional offers as specified by WeLab Bank from time to time.
11. There are limited quotas for the Exclusive Welcome Reward 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.
12. WeLab Bank reserves the right to substitute the Exclusive Welcome Reward with alternative reward of equivalent value ("**Alternative Reward**").
13. The Eligible Customers' personal information in our record and their respective accounts must be valid at the time of receiving the Reward in order to be entitled for the Exclusive Welcome Reward or Alternative Reward (if applicable).
14. The Exclusive Welcome Reward or Alternative Reward (if applicable) are not replaceable in the event of any loss or damage.
15. The Exclusive Welcome Reward or Alternative Reward (if applicable) are subject to the terms and conditions prescribed by the relevant suppliers. The Exclusive Welcome Reward or Alternative Reward (if applicable) are non-exchangeable, non-transferrable, and cannot be redeemed or converted to cash.
16. WeLab Bank is not the supplier of the Exclusive Welcome Reward or Alternative Reward (if applicable). The use of any Exclusive Welcome Reward or Alternative Reward (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, suitability, performance, use, delivery, installation, after-sales service or any other aspect of the goods.
17. All Rewards under the Campaign cannot be transferred, returned, exchanged and/or converted into other forms, unless otherwise specified by us.
18. Your eligibility to participate in the Campaign is subject to our final approval at our sole discretion. The date and amount recorded by the Bank shall be final and conclusive. The

Bank reserves the right to make the final decision on whether you or the Designated Time Deposit you have set up is eligible.

19. 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 the Campaign and/or suspension or termination of all or any of your accounts with us.
20. WeLab Bank reserves the right to retain any reward under the Campaign, previously distributed to you but may not necessarily applicable to you without prior notice.
21. WeLab Bank reserves the right to suspend, change and/or terminate the Campaign and/or amend these terms and conditions (including but not limited to any dates specified in these terms and conditions) anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.
22. No person other than the Eligible Customer and the 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. In the event of any dispute arising from the Campaign, the decision of WeLab Bank shall be final, conclusive and binding.
23. These terms and conditions are governed by and will be construed in accordance with the laws in Hong Kong Special Administrative Region of the People's Republic of China.
24. These terms and conditions shall be read in conjunction with our GoSave 2.0 Time Deposit Terms and Conditions, Account Terms and Wealth Management Services Terms. Terms defined in our Account Terms and Wealth Management Services Terms shall have the same meaning when used herein, unless otherwise defined. In the event of any inconsistency between these Terms and Conditions, the Account Terms and Wealth Management Services Terms the prevailing order shall be as follows: (i) these terms and conditions; (ii) GoSave 2.0 Time Deposit Terms and Conditions; (iii) the Wealth Management Services Terms; and (iv) the Account Terms.
25. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Deposit Protection Scheme

Welab Bank Limited is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by this Bank are protected by the Scheme up to a limit of HK$800,000 per depositor.

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.

生效日期：2026 年 10 月 21 日

WeLab Bank x Samsung 迎新限定礼遇 2 条款及细则

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**」指本条款及细则下的「WeLab Bank x Samsung 迎新限定礼遇 2」推广活动。
   「**推广期**」指 2026 年 10 月 21 日至 2026 年 11 月 30 日（包括首尾两日）。
   「**核心账户**」指于汇立银行有限公司（「汇立银行」、「本行」或「我们」）开立的主要银行账户，并具有《账户条款》中所载的相同涵义。
   「**成功开立核心账户日期**」指合资格客户收到汇立银行电邮通知成功开立核心账户当日。
   「**合资格客户**」指符合以下条件的个人：(i) 于推广期开始前十二（12）个月内未持有本行任何账户；及(ii) 于推广期内使用本推广活动指定推荐码「SS2026」成功开立核心账户及成功开立投资账户。
   「**指定定期存款**」指于成功开立核心账户日期起计七（7）个历日内成功开立并符合下列条件的指定港元 GoSave 2.0 定期存款。

指定港元 GoSave 2.0 定期存款	本金金额
12 个月 0% 年利率港元定期存款	HKD50,000

2. 本推广活动仅适用于合资格客户。
3. 于推广期内，合资格客户于成功开立核心账户日期起计七（7）个历日内，通过 WeLab Bank App 成功设立指定港元定期存款，可获赠 Samsung Music Studio 5 LS51H Wi-Fi Speaker（2026）(建议零售价 HKD2,380）一（1）份（“迎新限定奖赏”）。名额有限，先到先得，送完即止。
4. 每位合资格客户仅可设立一（1）个指定定期存款。
5. 如果你参加本推广活动，即代表你已确认并同意本活动条款及细则。
6. 为免生疑问，合资格客户如欲于本推广活动下获得任何奖赏，须于开立核心账户时只使用本推广活动适用的推荐码。合资格客户是否符合资格获得本推广活动下任何奖赏，将按其开立核心账户时所使用的推荐码厘定。
7. 指定定期存款必须维持至到期日。如合资格客户于到期日前提前提取或终止指定定期存款，将依据汇立银行 GoSave 2.0 定期存款条款及细则及一般服务费收取相当于指定定期存款本金 1.5%的提前取款费用, 并就本推广额外收取相当于指定定期存款本金 3.5% 的提前取款费用。因此，合资格客户须支付合共相当于指定定期存款本金 5% 的提前取款费用。
8. 每名合资格客户于本推广活动下最多只可获得一（1）份奖赏。
9. 本行或本行委托的第三方服务供应商将于 2026 年 12 月 22 日或之前，按合资格客户于本行登记的最新电邮地址发送奖赏通知电邮。奖赏通知电邮将列明迎新限定奖赏的领取及 / 或兑换安排。合资格客户须按照奖赏通知电邮所载指示，以及相关供应商订明的适用条款及细则领取及 / 或兑换迎新限定奖赏。

10. 本推广活动不可与任何其他迎新优惠、汇立银行理财服务下的优惠或汇立银行不时指定的其他推广优惠同时使用。
11. 本推广活动迎新限定奖赏名额有限，先到先得，额满即止。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。
12. 汇立银行保留以等值替代奖赏（「**替代奖赏**」）取代迎新限定奖赏的权利。
13. 合资格客户须于收取奖赏时，确保我们纪录中的个人资料及其相关账户均有效及为最新资料，方可享有迎新限定奖赏或替代奖赏（如适用）
14. 迎新限定奖赏或替代奖赏（如适用）如有遗失或损毁，恕不补发或更换。
15. 迎新限定奖赏或替代奖赏（如适用）须受相关供应商所订定之条款及细则约束。奖赏或替代奖赏（如适用）不可更换、不可转让，亦不可兑换或折换为现金。
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