

Terms and Conditions for Target Time Deposit

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

"Basic Interest Rate" means, in relation to a Target Time Deposit, the annual interest rate agreed at the time the Target Time Deposit is opened and applicable to the deposit amount, provided that the number of Missed Contribution Cycles has not exceeded the Maximum Number of Missed Contribution Cycles as defined in Clause 7 below. If such maximum is exceeded, the Preferential Interest Rate shall cease to apply to the deposit amount from the date on which such maximum is exceeded, and the Basic Interest Rate shall apply to the deposit amount for the remaining tenor of the Target Time Deposit.

"Contribution Amount" means, in relation to a Target Time Deposit, the amount in the denominating currency of the relevant Target Time Deposit specified by you and agreed with the Bank when the Target Time Deposit is opened to be debited by the Bank from your Core Account on each Contribution date for each Contribution Cycle, subject to such minimum and maximum amounts as the Bank may determine from time to time.

"Contribution Cycle" means, in relation to a Target Time Deposit, the interval selected by you for debiting a Contribution Amount from your Core Account to the Target Time Deposit account, which may be weekly, monthly or such other interval as the Bank may make available from time to time, as displayed in the WeLab Bank App and selected by you and agreed with the Bank when the Target Time Deposit is opened.

"Contribution Date" means the date on which the Bank debits the Contribution Amount from your Core Account during each Contribution Cycle. For a Target Time Deposit with a monthly Contribution Cycle, if such date does not exist in a particular month, the debit will be made on the last calendar day of that month. Contribution date as displayed in the WeLab Bank App shall prevail.

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

"Customer", "**you**" or "**your**" means a customer of the Bank who maintains a Core Account.

"Early Withdrawal Fee" means the fee payable for any early withdrawal or termination of a Target Time Deposit before its Maturity Date, as specified in WeLab Bank General Service Charges.

"Maturity Date" means, in relation to a Target Time Deposit, the maturity date of the Target Time Deposit as specified in WeLab Bank App at the time the Target Time Deposit is opened.

"Missed Contribution Cycle" means a Contribution Cycle in which the Contribution Amount is not successfully debited from your Core Account on the applicable Contribution date for any reason, including but not limited to an insufficient available balance in the denominating currency of the relevant Target Time Deposit in your Core Account or any posting restrictions imposed by the Bank. Each Missed Contribution Cycle will be recorded by the Bank and cannot be cancelled, reset or offset. In case of any dispute, the Bank's decision shall be final.

"Preferential Interest Rate" means, in relation to a Target Time Deposit, the annual interest rate agreed at the time the Target Time Deposit is opened and applicable to the deposit amount, provided that the number of Missed Contribution Cycles does not exceed the Maximum Number of Missed Contribution Cycles as defined in Clause 7 below. Deposit amount for the remaining tenor of the Target Time Deposit.

"Target Savings Amount" means, in relation to a Target Time Deposit, the amount designated by you, and agreed by the Bank when opening the Target Time Deposit, as the amount you intend to deposit at maturity, subject to such minimum and maximum amounts as the Bank may determine from time to time. The Target Savings Amount excludes any interest, fees and charges and does not represent the amount payable upon maturity or early withdrawal.

"Target Time Deposit" means the time deposit product made available by us through the WeLab Bank App in respect of which the denominating currency, Contribution Amount, Contribution Cycle, Target Savings Amount and tenor may be selected by you.

2. To place a Target Time Deposit, you must maintain a sufficient available balance in the denominating currency of the Target Time Deposit in your Core Account to fund the first Contribution Amount.
3. A Target Time Deposit is subject to availability and may only be available to customers who satisfy the eligibility criteria specified in WeLab Bank App or otherwise determined by the Bank from time to time.

The Bank reserves the right to make available, suspend, withdraw or modify the Target Time Deposit at any time.

4. Once a Target Time Deposit is opened, you will be notified of the relevant agreed details on the confirmation page in WeLab Bank App.
5. On each Contribution date, the Bank will attempt to debit the applicable Contribution Amount from your Core Account. Unless otherwise specified by the Bank, the Bank will make only one debit attempt on each Contribution date. Each Contribution Amount successfully debited from your Core Account and credited to the relevant Target Time Deposit will form part of the deposit of that Target Time Deposit. The Bank will not accept any manual, additional or partial deposit into a Target Time Deposit, other than a Contribution Amount debited by the Bank on a Contribution date.
6. If there is insufficient available balance in the denominating currency in your Core Account on a Contribution date, or if a Contribution Amount cannot be successfully debited for any reason (including but not limited to a posting restriction imposed by the Bank), the relevant Contribution Cycle will be recorded as a Missed Contribution Cycle, and such record cannot be cancelled, reset or offset. In case of any dispute, the Bank's decision shall be final.
7. Subject to these terms and conditions, interest on the deposit amount in a Target Time Deposit shall accrue on a simple, non-compounding basis at the applicable Preferential Interest Rate up to, but excluding, the Maturity Date, provided that the number of Missed Contribution Cycles does not exceed the maximum number permitted by the Bank ("**Maximum Number of Missed Contribution Cycles**") as specified on the confirmation page in WeLab Bank App upon the opening of the Target Time Deposit. If such maximum is exceeded, the Preferential Interest Rate shall cease to apply to the deposit amount from the date on which such maximum is exceeded, and the Basic Interest Rate shall apply to the deposit amount for the remaining tenor of the Target Time Deposit.
8. On the Maturity Date, you will be entitled to receive the deposit amount in the Target Time Deposit together with any interest payable in accordance with these terms and conditions.
9. Unless otherwise specified by the Bank, on the Maturity Date, the proceeds of the Target Time Deposit (including the deposit amount and the interest payable in accordance with these terms and conditions) will be credited to your Core Account.
10. The Estimated Interest is an estimate for illustrative purposes only and is not guaranteed. If you fail to satisfy any requirement as specified in these terms and conditions, the actual interest payable to you may be different from the Estimated Interest.
11. If you request to withdraw a Target Time Deposit before its Maturity Date, the Bank may, at its discretion, permit such early withdrawal. Partial withdrawal of a Target Time Deposit is not permitted. No interest shall be accrued or be payable on a Target Time Deposit that is withdrawn before its Maturity Date, and the Bank will charge an Early Withdrawal Fee, which shall be deducted from the deposit amount before any remaining amount is returned to you and credited to your Core Account. Accordingly, the amount returned to you will be less than the deposit amount. The Early Withdrawal Fee will be calculated based on (i) the deposit amount of the relevant Target Time Deposit and (ii) the applicable fee rate specified in the WeLab Bank General Service Charges. Such applicable fee rate will be displayed in the WeLab Bank App from time to time and made available to you before or at the time you open the Target Time Deposit.
12. If the Bank, in its sole discretion, determines that you have breached any applicable laws or regulations, committed fraud or abuse and/or failed to comply with these terms and conditions, the Bank has the right to revoke your eligibility to open a Target Time Deposit and/or suspend or terminate any or all of your account(s) with the Bank (including your Target Time Deposit account and/or Core Account). Without further notice to you, (a) the Bank may not pay you any interest on the Target Time Deposit; and/or (b) the Bank may deduct from your Account(s) (including but not limited to your Core Account) any interest on the Target Time Deposit that the Bank has already paid to you.
13. Unless otherwise defined, these terms and conditions shall be read together with our Account Terms ("**Account Terms**") and terms defined in the Account Terms shall have the same meaning when used in these terms and conditions. In case of any inconsistency between the Account Terms and these terms and conditions, these terms and conditions shall prevail.
14. Except for the Customer and the Bank, no person has any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provision of these terms and conditions.

15. We reserve the right to suspend, amend or terminate the Target Time Deposit and these terms and conditions at any time with or without prior notice, as the case may be, subject to applicable laws, regulations and regulatory requirements. In case of any dispute, the Bank reserves the final decision.
16. 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.
17. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Deposit Protection Scheme

Target Time Deposit is eligible for protection under the Deposit Protection Scheme in Hong Kong.

Effective Date: 28 September 2026

目標定期存款條款及細則

1. 以下於本條款及細則中使用的特定詞語具有以下涵義，除非文義另有規定：

「**基本利率**」指就目標定期存款而言，於開立目標定期存款時議定並適用於存款金額的年利率，惟已錯過的供款週期次數超過下文第 7 條所定義的錯過供款週期次數上限。如超過該上限，優惠利率將自超過該上限當日起停止適用於存款金額，而基本利率將於當日起適用於目標定期存款餘下存款期內的存款金額。

「**供款金額**」就目標定期存款而言，指由你指定並於開立目標定期存款時與本行議定，以相關目標定期存款的指定貨幣計值，並由本行於每個供款週期的每個供款日從你的核心賬戶扣除的金額，惟須受本行不時釐定的最低及最高金額所限。

「**供款週期**」指就目標定期存款而言，你選擇從你的核心賬戶扣除供款金額至目標定期存款賬戶的間隔，可為每週、每月或本行不時提供的其他間隔，並於 WeLab Bank App 顯示及由你於開立目標定期存款時選擇並與本行議定。

「**供款日**」指本行於每個供款週期內從你的核心賬戶扣除供款金額的日期。就每月供款週期的目標定期存款而言，如有關日期於某一月份並不存在，扣款將於該月份最後一個曆日進行。以 WeLab Bank App 顯示的供款日為準。

「**核心賬戶**」指與 WeLab Bank Limited（「**WeLab Bank**」、「**本行**」、「**我們**」或「**我們的**」）開立的主要 WeLab Bank 銀行賬戶，其含義與「賬戶條款」中使用的相同。

「**客戶**」、「**你**」或「**你的**」指持有核心賬戶的本行客戶。

「**提前取款費用**」指於目標定期存款到期日前就任何提前提取或終止目標定期存款而須支付的費用，相關費用載於「WeLab Bank 一般服務收費」。

「**到期日**」指就目標定期存款而言，於開立目標定期存款時在 WeLab Bank App 內列明的目標定期存款到期日。

「**已錯過的供款週期**」指於某一供款週期內，供款金額因任何原因未能於適用的供款日從你的核心賬戶成功扣除，包括但不限於你的核心賬戶內相關目標定期存款的計值貨幣可用結餘不足或本行施加的任何賬戶交易限制。每個已錯過的供款週期均會由本行記錄，且不得取消、重設或抵銷。如有任何爭議，本行的決定為最終決定。

「**優惠利率**」指就目標定期存款而言，於開立目標定期存款時議定並適用於存款金額的年利率，惟已錯過的供款週期次數不得超過下文第 7 條所定義的錯過供款週期次數上限。如超過該上限，優惠利率將自超過該上限當日起停止適用於存款金額，而基本利率將於當日起適用於目標定期存款餘下存款期內的存款金額。

「**目標存款金額**」就目標定期存款而言，指由你指定並於開立目標定期存款時經本行同意，作為你

擬於到期時累積存入的金額，惟須受本行不時釐定的最低及最高金額所限。目標存款金額不包括任何利息、費用及收費，亦不代表於到期或提前提取時應付的金額。

「**目標定期存款**」指本行透過 WeLab Bank App 提供的定期存款產品，就該產品而言，你可選擇計值貨幣、供款金額、供款週期、目標存款金額及存款期。

2. 如欲開立目標定期存款，你必須於你的核心賬戶內維持足夠的以該目標定期存款的指定貨幣的可用結餘，以支付首次供款金額。
3. 目標定期存款須視乎供應情況而定，並可能僅供符合 WeLab Bank App 所列明或本行不時以其他方式釐定的資格準則之客戶開立。本行保留隨時提供、暫停、撤回或修改目標定期存款的權利。
4. 目標定期存款開立後，本行將透過 WeLab Bank App 的確認頁面通知你與本行議定的相關詳情。
5. 於每個供款日，本行將嘗試從你的核心賬戶扣除適用供款金額。除非本行另有指明，否則本行只會於每個供款日進行一次扣款嘗試。每筆成功從你的核心賬戶扣除並存入相關目標定期存款的供款金額，均會構成該目標定期存款的存款之一部分。除本行於供款日扣除的供款金額外，本行不會接受任何手動、額外或部分存款至目標定期存款。
6. 如你的核心賬戶於供款日並無足夠相關目標定期存款的指定貨幣的可用結餘，或供款金額因任何原因未能成功扣除（包括但不限於本行施加的賬戶交易限制），相關供款週期將被記錄為已錯過的供款週期，而有關紀錄不得取消、重設或抵銷。如有任何爭議，本行的決定為最終決定。
7. 在符合本條款及細則的前提下，目標定期存款的存款金額將按簡單、非複利基準以適用優惠利率計息，計息期截至到期日但不包括到期日，惟已錯過的供款週期次數不得超過本行允許的上限（「**錯過供款週期次數上限**」），而該上限於開立目標定期存款時在 WeLab Bank App 確認頁面列明。如超過該上限，優惠利率將自超過該上限當日起停止適用於存款金額，而基本利率將於同日起適用於目標定期存款餘下存款期內的存款金額。
8. 於到期日，你將有權收取目標定期存款的存款金額及根據本條款及細則應付的任何利息。
9. 除非本行另有指明，於到期日，目標定期存款的所得款項（包括存款金額及根據本條款及細則應付的利息）將存入你的核心賬戶。
10. 預計利息僅為估算並僅供說明之用，並不構成任何保證。如你未能符合本條款及細則所列明的任何規定，實際應付予你的利息可能與預計利息不同。
11. 如你要求於目標定期存款到期日前提取目標定期存款，本行可按其酌情權允許有關提前提取。目標定期存款不接受部分提款。就任何於到期日前提取的目標定期存款而言，本行不會累計或支付任何利息，本行亦將收取提前取款費用。提前取款費用將先從存款金額中扣除，其後本行方會將任何餘款退還予你並存入你的核心賬戶。因此，退還予你的金額將少於存款金額。提前取款費用將按(i)相

關目標定期存款的存款金額及(ii)「WeLab Bank 一般服務收費」所列明的適用費率計算。該適用費率將不時於 WeLab Bank App 顯示，並於你開立目標定期存款前或開立時向你提供。

12. 如本行全權酌情釐定你違反任何適用法律或法規、作出欺詐或濫用及/或未能遵守本條款及細則，本行有權撤銷你開立目標定期存款的資格；及/或暫停或終止你於本行持有的任何或所有賬戶（包括你的目標定期存款賬戶及/或核心賬戶）。在毋須另行通知你的情況下，(a)本行可不向你支付目標定期存款的任何利息；及/或(b)本行可從你的賬戶（包括但不限於你的核心賬戶）扣除本行已向你支付的任何目標定期存款利息。
13. 除非另有定義，本條款及細則須與我們的賬戶條款（「賬戶條款」）同時閱讀，兩者定義具有相同含義。如兩者之間存有任何歧異，一概以本條款及細則為準。
14. 除客戶及本行外，任何人士均無權根據《合約（第三者權利）條例》執行本條款及細則的任何條文或享有其利益。
15. 在遵守適用法律、法規及監管要求的前提下，本行保留隨時暫停、修訂或終止目標定期存款及本條款及細則的權利，而可給予或不給予事先通知（視乎情況而定）。如有任何爭議，本行保留最終決定權。
16. 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。
17. 如本條款及細則的中英文版有任何歧異，一概以英文版本為準。

存款保障計劃

目標定期存款符合香港的存款保障計劃保障資格。

生效日期：2026 年 9 月 28 日

目标定期存款条款及细则

1. 以下于本条款及细则中使用的特定词语具有以下含义，除非文义另有规定：

「**基本利率**」指就目标定期存款而言，于开立目标定期存款时议定并适用于存款金额的年利率，惟已错过的供款周期次数超过下文第 7 条所定义的错过供款周期次数上限。如超过该上限，优惠利率将自超过该上限当日起停止适用于存款金额，而基本利率将于当日起适用于目标定期存款剩余存款期内的存款金额。

「**供款金额**」就目标定期存款而言，指由你指定并于开立目标定期存款时与本行议定，以相关目标定期存款的指定货币计值，并由本行于每个供款周期的每个供款日从你的核心账户扣除的金额，惟须受本行不时厘定的最低及最高金额所限。

「**供款周期**」指就目标定期存款而言，你选择从你的核心账户扣除供款金额至目标定期存款账户的间隔，可为每周、每月或本行不时提供的其他间隔，并于汇立银行 App 显示及由你于开立目标定期存款时选择并与本行议定。

「**供款日**」指本行于每个供款周期内从你的核心账户扣除供款金额的日期。就每月供款周期的目标定期存款而言，如有关日期于某一月份并不存在，扣款将于该月份最后一个历日进行。以汇立银行 App 显示的供款日为准。

「**核心账户**」指与汇立银行有限公司（「**汇立银行**」、「**本行**」、「**我们**」或「**我们的**」）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。

「**客户**」、「**你**」或「**你的**」指持有核心账户的本行客户。

「**提前取款费用**」指于目标定期存款到期日前就任何提前提取或终止目标定期存款而须支付的费用，相关费用载于「**汇立银行一般服务收费**」。

「**到期日**」指就目标定期存款而言，于开立目标定期存款时在汇立银行 App 内列明的目标定期存款到期日。

「**已错过的供款周期**」指于某一供款周期内，供款金额因任何原因未能为适用的供款日从你的核心账户成功扣除，包括但不限于你的核心账户内相关目标定期存款的计值货币可用结余不足或本行施加的任何账户交易限制。每个已错过的供款周期均会由本行记录，且不得取消、重设或抵销。如有任何争议，本行的决定为最终决定。

「**优惠利率**」指就目标定期存款而言，于开立目标定期存款时议定并适用于存款金额的年利率，惟已错过的供款周期次数不得超过下文第 7 条所定义的错过供款周期次数上限。如超过该上限，优惠利率将自超过该上限当日起停止适用于存款金额，而基本利率将于当日起适用于目标定期存款剩余存款期内的存款金额。

「**目标存款金额**」就目标定期存款而言，指由你指定并于开立目标定期存款时经本行同意，作为你拟于到期时累计存入的金额，惟须受本行不时厘定的最低及最高金额所限。目标存款金额不包括任何利息、费用及收费，亦不代表于到期或提前提取时应付的金额。

「**目标定期存款**」指本行透过汇立银行 App 提供的定期存款产品，就该产品而言，你可选择计值货币、供款金额、供款周期、目标存款金额及存款期。

2. 如欲开立目标定期存款，你必须于你的核心账户内维持足够以该目标定期存款的指定货币计值的可用结余，以支付首次供款金额。
3. 目标定期存款须视乎供应情况而定，并可能仅供符合汇立银行 App 所列明或本行不时以其他方式厘定的资格准则之客户开立。本行保留随时提供、暂停、撤回或修改目标定期存款的权利。
4. 目标定期存款开立后，本行将透过汇立银行 App 的确认页面通知你与本行议定的相关详情。
5. 于每个供款日，本行将尝试从你的核心账户扣除适用供款金额。除非本行另有指明，否则本行只会于每个供款日进行一次扣款尝试。每笔成功从你的核心账户扣除并存入相关目标定期存款的供款金额，均会构成该目标定期存款的存款之一部分。除本行于供款日扣除的供款金额外，本行不会接受任何手动、额外或部分存款至目标定期存款。
6. 如你的核心账户于供款日并无足够相关目标定期存款的指定货币的可用结余，或供款金额因任何原因未能成功扣除（包括但不限于本行施加的账户交易限制），相关供款周期将被记录为已错过的供款周期，而有关记录不得取消、重设或抵销。如有任何争议，本行的决定为最终决定。
7. 在符合本条款及细则的前提下，目标定期存款的存款金额将按简单、非复利基准以适用优惠利率计息，计息期截至到期日但不包括到期日，惟已错过的供款周期次数不得超过本行允许的上限（「错过供款周期次数上限」），而该上限于开立目标定期存款时在汇立银行 App 确认页面列明。如超过该上限，优惠利率将自超过该上限当日起停止适用于存款金额，而基本利率将于同日起适用于目标定期存款剩余存款期内的存款金额。
8. 于到期日，你将有权收取目标定期存款的存款金额及根据本条款及细则应付的任何利息。
9. 除非本行另有指明，于到期日，目标定期存款的所得款项（包括存款金额及根据本条款及细则应付的利息）将存入你的核心账户。
10. 预计利息仅为估算并仅供说明之用，并不构成任何保证。如你未能符合本条款及细则所列明的任何规定，实际应付予你的利息可能与预计利息不同。
11. 如你要求于目标定期存款到期日前提取目标定期存款，本行可按其酌情权允许有关提前提取。目标定期存款不接受部分提款。就任何于到期日前提取的目标定期存款而言，本行不会累计或支付任何利息，本行亦将收取提前取款费用。提前取款费用将先从存款金额中扣除，其后本行方会将任何余额退还予你并存入你的核心账户。因此，退还予你的金额将少于存款金额。提前取款费用将按(i)相关目标定期存款的存款金额及(ii)「汇立银行一般服务收费」所列明的适用费率计算。该适用费率将不时于汇立银行 App 显示，并于你开立目标定期存款前或开立时向你提供。
12. 如本行全权酌情厘定你违反任何适用法律或法规、作出欺诈或滥用及/或未能遵守本条款及细则，本行有权撤销你开立目标定期存款的资格；及/或暂停或终止你于本行持有的任何或所有账户（包括你的目标定期存款账户及/或核心账户）。在无需另行通知你的情况下，(a)本行可不向你支付目标定期存款的任何利息；及/或(b)本行可从你的账户（包括但不限于你的核心账户）扣除本行已向你支付的任何目标定期存款利息。
13. 除非另有定义，本条款及细则须与本行的账户条款（「账户条款」）一并阅读，两者定义具有相同含义。如两者之间存有任何歧异，一概以本条款及细则为准。

14. 除客户及本行外，任何人士均无权根据《合约（第三者权利）条例》执行本条款及细则的任何条文或享有其利益。
15. 在遵守适用法律、法规及监管要求的前提下，本行保留随时暂停、修订或终止目标定期存款及本条款及细则的权利，而可给予或不给予事先通知（视乎情况而定）。如有任何争议，本行保留最终决定权。
16. 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。
17. 如本条款及细则的中英文版本有任何歧异，一概以英文版本为准。

存款保障计划

目标定期存款符合香港的存款保障计划保障资格。

生效日期：2026 年 9 月 28 日