

## WeLab Bank 特選客戶友賞齊齊分計劃條款及細則

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：
  - (i) **「推廣活動」** 指本「WeLab Bank 特選客戶友賞齊齊分計劃」。
  - (ii) **「推廣期」** 指由 2026 年 10 月 15 日至 2026 年 11 月 30 日為止的期間（包括首尾兩日）。
  - (iii) **「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，其含義與「賬戶條款」中使用的相同。
  - (iv) **「推薦人」** 指透過其專屬推薦碼（以「FP」為字首）推薦新客戶的特選客戶。
  - (v) **「被薦人」** 指由推薦人推薦，並透過推薦人的專屬推薦碼（以「FP」為字首）成功於 WeLab Bank 開立核心賬戶的新客戶。
  - (vi) **「新客戶」** 指在推廣期開始前的十二（12）個月內未持有本行的任何賬戶的客戶。
  - (vii) **「特選客戶」** 或 **「你」** 指 (i) 持有本行有效核心賬戶；及 (ii) 收到由本行發出本推廣活動相關宣傳品（包括但不限於推廣電郵及推送通知），並根據本行紀錄符合本推廣活動資格之客戶。
  - (viii) **「迎新優惠」** 指「好友推薦迎新禮」下的迎新優惠。迎新優惠的詳情以本行網站所載「好友推薦迎新禮」之條款及細則為準。
2. 本推廣活動只適用於 WeLab Bank 之特選客戶。
3. 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。
4. 推薦人可就每位符合下列所有條件的被薦人（**「成功被薦人」**），獲得下表一所列的相應現金獎賞（**「推薦人獎賞」**）：
  - (i) 被薦人於推廣期內使用推薦人的專屬推薦碼（以「FP」為字首）成功開立核心賬戶；及
  - (ii) 被薦人符合迎新優惠的所有適用資格及要求。迎新優惠的具體內容、門檻、期限、獎賞及其他詳情不在本條款及細則中重述，並以好友推薦迎新禮之條款及細則為準。

每位成功被薦人亦可獲得下表一所列的 HKD 300 現金獎賞（**「被薦人獎賞」**）。推薦人獎賞及被薦人獎賞統稱為**「現金獎賞」**。

**表一**

|         | 推薦人獎賞   | 被薦人獎賞   |
|---------|---------|---------|
| 每位成功被薦人 | HKD 300 | HKD 300 |

5. 新客戶於開戶期間只能輸入一個推薦碼，本推廣活動下推薦人與被薦人之推薦關係，將僅以新客戶於開立核心賬戶時首次使用之推薦碼作為唯一判定依據。
6. 除非 WeLab Bank 另有規定，此優惠不可與其他推薦獎賞推廣一同使用（WeLab Bank 私人貸款「R Friends 大薦」計劃除外）。
7. 現金獎賞將於被薦人成功滿足**第 4 條所規定條件後**的下一個曆月之 25 日或之前分別存入推薦人及被薦人的核心賬戶。
8. 每位推薦人於本推廣活動下只可享有十（10）個推薦名額。每當新客戶於開戶申請過程中輸入推薦人的專屬推薦碼，該次使用即會計入推薦人的推薦名額，不論該新客戶的核心賬戶申請其後是否被拒絕或該新客戶最終是否符合迎新優惠的適用資格及要求。每位推薦人最多可就十（10）位成功被薦人獲得推薦人獎賞，並最多可獲合共 HKD 3,000 推薦人獎賞。每位被薦人只可獲得一（1）次被薦人獎賞。
9. 現金獎賞名額有限，先到先得，額滿即止。
10. 推薦人及成功被薦人同意並知悉，如其核心賬戶於相關現金獎賞轉入前因任何原因被關閉，有關推薦人將不能獲取推薦人獎賞，而有關成功被薦人將不能獲取被薦人獎賞。
11. 推薦人同意並知悉如推薦自己作為被薦人，將不能獲取本推廣活動下的任何獎賞。
12. WeLab Bank 不會在推薦過程中收集被薦人的個人資料。
13. WeLab Bank 可能會不時限制或更改有關被薦人的定義、最高累計獎賞金額及現金獎賞金額，惟任何更改將受適用法律及監管要求規限，並以本行不時公布之最新資料為準。
14. 對於推薦人是否符合參與本推廣活動的資格及被薦人是否符合成功被薦人的資格，我們擁有最終決定權。本行決定為最終決定並具約束力。
15. 被薦人是否符合迎新優惠要求、推薦碼之使用、賬戶狀況、獎賞資格及獎賞發放，均以 WeLab Bank 的紀錄為準。
16. 除非我們另有規定，現金獎賞不得轉讓、退還、交換或轉換為其他形式。
17. 推薦人的專屬推薦碼（以「FP」為字首的推薦碼）只供推薦人作個人推薦用途。推薦人**不得在任何公開或半公開渠道**（包括但不限於網站、討論區、社交媒體平台、付費廣告或任何可供非個人相識人士瀏覽或取得推薦碼之渠道）發布、展示、推廣或散播其推薦碼。如我們發現或合理懷疑推薦人的推薦碼曾於任何公開或半公開渠道發布、展示、推廣或散播，我們有權撤銷推薦人參加本推廣活動的資格及 / 或暫停或終止推薦人於本行的任何或所有賬戶，並有權不發放任何獎賞及 / 或從推薦人的賬戶扣除任何已發放的獎賞。
18. 如果我們認為推薦人及 / 或被薦人違反任何適用法律法規、欺詐、濫用和/或不遵守本推廣活動條款及細則，我們有權撤銷推薦人及 / 或被薦人參加本推廣活動的資格及 / 或暫停或終止推薦人及 / 或被薦人於本行的任何或所有賬戶。在不作另行通知的情況下，我們不會向推薦人發放任何現金獎賞及/或我們有權從推薦人的賬戶（包括但不限

於核心賬戶) 扣除我們已經發放的現金獎賞。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. 我們保留隨時暫停、修改或終止本推廣活動和 / 或修改這些條款及細則的權利而恕不另行通知。如有任何爭議，本行決定為最終決定並具約束力。
20. 除非另有定義，否則在賬戶條款中的定義應與本條款及細則具有相同含義。若本條款及條件與賬戶條款不一致，則依下列順序進行：
  - (i) 本條款及細則；及
  - (ii) 賬戶條款。
21. 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 10 月 15 日

## **WeLab Selected Customer Buddy Booster Referral Reward Program Terms and Conditions**

1. The following capitalized terms used in these terms and conditions have the following meanings, unless the context otherwise requires:
  - (i) **"Campaign"** means this "WeLab Selected Customer Buddy Booster Referral Reward Program".
  - (ii) **"Campaign Period"** means the period from 15 October to 30 November 2026 (both dates inclusive).
  - (iii) **"Core Account"** means the primary account opened with WeLab Bank Limited (**"WeLab Bank"**, **"we"**, **"our"** or **"us"**) and has the same meaning as used in the "Account Terms".
  - (iv) **"Referrer"** means a Selected Customer who refers New Customer(s) by way of his/her designated referral code (with "FP" prefix).
  - (v) **"Referee"** means a New Customer who is referred by the Referrer and successfully opens a Core Account with WeLab Bank using the Referrer's designated referral code (with the "FP" prefix).
  - (vi) **"New Customer"** means an individual who has not held any WeLab Bank account in the preceding twelve (12) months of the Campaign Period.
  - (vii) **"Selected Customer"** and **"you"** mean an individual who (i) holds a valid Core Account with us and (ii) received the marketing communication for this Campaign directly from us, including but not limited to the promotional email, push notifications and is eligible for this Campaign according to WeLab Bank's records.
  - (viii) **"Welcome Offer"** means the welcome offer under the Friend-Get-Friend Welcome Rewards. Details of the Welcome Offer are set out in the terms and conditions of the Friend-Get-Friend Welcome Rewards as published on WeLab Bank's website.
2. This Campaign is only applicable to Selected Customers of WeLab Bank.
3. By participating in this Campaign, you are deemed to confirm and have agreed to these terms and conditions.
4. Each Referrer is entitled to receive the respective cash reward (**"Referrer Reward"**) as set out in Table 1 below for each Referee who satisfies all of the following requirements (**"Successful Referee"**):
  - (i) the Referee successfully opens a Core Account during the Campaign Period using the Referrer's designated referral code (with "FP" prefix); and
  - (ii) The Referee fulfils all applicable eligibility requirements of the Welcome Offer. The specific mechanics, thresholds, fulfilment period, rewards and other details of the Welcome Offer are not restated in these terms and conditions and shall be governed by the applicable terms and conditions of the Friend-Get-Friend Welcome Rewards.

Each Successful Referee is also entitled to receive a cash reward of HKD 300 ("**Referee Reward**") as set out in Table 1 below. Referrer Reward and Referee Reward are collectively referred to as "**Cash Reward**".

**Table 1**

|                         | <b>Referrer Reward</b> | <b>Referee Reward</b> |
|-------------------------|------------------------|-----------------------|
| Each Successful Referee | HKD 300                | HKD 300               |

5. A Referee may only use one (1) referral code when opening a Core Account and the referral relationship between the Referrer and Referee under this Campaign will be determined exclusively by the referral code first used by the Referee upon opening a Core Account.
6. Unless otherwise specified by WeLab Bank, this Campaign cannot be used in conjunction with other referral reward programmes (except WeLab Bank Personal Loan "R-Friend Referral" Campaign).
7. The relevant Cash Reward will be credited into the Referrer's and Referee's respective Core Account on or before 25<sup>th</sup> day of the calendar month following the month in which the Referee **fulfilled the criteria as set out in Clause 4**.
8. Each Referrer is entitled to a maximum of ten (10) referral quotas under this Campaign. Each use of the Referrer's designated referral code by a New Customer during the account opening process will count towards such quota, regardless of whether the New Customer's application is subsequently rejected or whether the New Customer ultimately satisfies the Welcome Offer requirements. A Referrer may receive Referrer Rewards for a maximum of ten (10) Successful Referees and may receive up to HKD 3,000 in total as Referrer Rewards. Each Referee may only receive one (1) Referee Reward.
9. The Cash Reward is available on a first-come first-served basis with limited quota.
10. The Referrer and the Successful Referee acknowledge and agree that, if their respective Core Account is closed for any reason before the relevant Cash Reward is credited, the Referrer shall not be eligible for the Referrer Reward and the Successful Referee shall not be eligible for the Referee Reward.
11. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer refers himself/herself as Referee.
12. WeLab Bank will not collect any personal data of the Referee upon the referral.
13. WeLab Bank may, from time to time, impose restrictions on or make changes to the definition of Referee, the maximum aggregated rewards amount and amount of Cash Reward. Any such changes shall be subject to the applicable laws and regulatory requirements, and the latest version published by WeLab Bank shall prevail.
14. The eligibility of the Referrer to participate in this Campaign and the determination of whether a Referee qualifies as a Successful Referee are subject to our final approval at our sole and absolute discretion. Our decision shall be conclusive and binding.

15. Whether a Referee satisfies the requirements of the Welcome Offer, the use of the referral code, account status, reward eligibility and reward fulfilment shall be determined solely by WeLab Bank's records.
16. The Cash Reward cannot be transferred, returned, exchanged or converted into any other form, unless otherwise specified by us.
17. The Referrer's designated referral code (with "FP" prefix) is for personal referral purposes only. The Referrer **must not publish, display, promote or distribute the referral code through any public or semi-public channel**, including but not limited to websites, discussion forums, social media platforms, paid advertisements, or any channel accessible to persons who are not personally known to the Referrer. If WeLab Bank discovers or reasonably suspects that a referral code has been published, displayed, promoted or distributed through any such channel, WeLab Bank reserves the right to disqualify the Referrer from this Campaign and/or suspend or terminate any or all accounts maintained by the Referrer with WeLab Bank, and to withhold any reward and/or deduct any reward already credited.
18. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by the Referrer and/or Referee (as determined at our sole discretion) will result in the forfeiture of the Referrer's and/or Referee's eligibility to participate in the Campaign and/or suspension or termination of any or all accounts held by the Referrer and/or Referee with us, as the case may be. We shall not credit the Cash Reward amount or where the Cash Reward amount has been credited, we reserve the right to debit the Cash Reward from the Referrer's account (including but not limited to the Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.
19. We reserve the right to suspend, modify or terminate this Campaign and/or amend these terms and conditions at any time. In the event of dispute, our decision shall be final, conclusive and binding.
20. These terms and conditions shall be read in connection with our Account Terms. Terms defined in our Account Terms shall have the same meanings when used herein, unless otherwise defined. In the event of inconsistency between these Terms and Conditions and the Account Terms, the prevailing order shall be as follows:
  - (i) these terms and conditions;
  - (ii) the Account Terms.
21. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Effective date: 15 October 2026

## WeLab Bank 特选客户邀好友·同奖励计划条款及细则

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：
  - (i) **「推广活动」** 指本「WeLab Bank 特选客户邀好友·同奖励计划」。
  - (ii) **「推广期」** 指由 2026 年 10 月 15 日至 2026 年 11 月 30 日为止的期间（包括首尾两日）。
  - (iii) **「核心账户」** 指于汇立银行有限公司（「汇立银行」、「WeLab Bank」、「本行」或「我们」）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。
  - (iv) **「推荐人」** 指通过其专属推荐码（以「FP」为字首）推荐新客户的特选客户。
  - (v) **「被荐人」** 指由推荐人推荐，并透过推荐人的专属推荐码（以「FP」为字首）成功于汇立银行开立核心账户的新客户。
  - (vi) **「新客户」** 指在推广期开始前的十二（12）个月内未持有本行的任何账户的客户。
  - (vii) **「特选客户」** 或 **「你」** 指 (i) 持有本行有效核心账户；及 (ii) 收到本行发出本推广活动相关宣传品（包括但不限于推广电邮及推送通知），并根据本行纪录符合参与本推广活动资格之客户。
  - (viii) **「迎新优惠」** 指「好友推荐迎新礼」下的迎新优惠。迎新优惠的详情以本行网站所载「好友推荐迎新礼」之条款及细则为准。
2. 本推广活动只适用于汇立银行有限公司（「汇立银行」、「WeLab Bank」、「本行」或「我们」）之特选客户。
3. 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。
4. **推荐人** 可就每位符合下列所有条件的被荐人（**「成功被荐人」**），获得下表一所列相应之现金奖赏（下称**「推荐人奖赏」**）：
  - (i) 被荐人于推广期间内使用推荐人的专属推荐码（以「FP」为字首的推荐码）成功开立核心账户；及
  - (ii) 被荐人符合迎新优惠的所有适用资格及要求。迎新优惠的具体内容、门槛、期限、奖赏及其他详情不在本条款及细则中重述，并以好友推荐迎新礼之条款及细则为准。

每位成功被荐人亦可获得下表一所列的 HKD 300 现金奖赏（**「被荐人奖赏」**）。推荐人奖赏及被荐人奖赏统称为**「现金奖赏」**。

**表一**

|         | 推荐人奖赏   | 被荐人奖赏   |
|---------|---------|---------|
| 每位成功被荐人 | HKD 300 | HKD 300 |

5. 新客户于开户期间只能输入一个推荐码，本推广活动下推荐人与被荐人之推荐关系，将仅以新客户于开立核心账户时首次使用之推荐码作为唯一判定依据。
6. 除非汇立银行另有规定，此优惠不可与其他推荐奖赏推广一同使用（WeLab Bank 私人贷款「R Friends 大荐」计划除外）。
7. 现金奖赏将于被荐人成功满足**第 4 条所规定条件后**的下一个历月之 25 日或之前分别存入推荐人及被荐人的核心账户。
8. 每位推荐人于本推广活动下仅可享有十（10）个推荐名额。每当新客户于开户申请过程中输入推荐人的专属推荐码，该次使用即会计入推荐人的推荐名额，不论该新客户的核心账户申请其后是否被拒绝，或该新客户最终是否符合迎新优惠的适用资格及要求。每位推荐人最多可就十（10）位成功被荐人获得推荐人奖赏，并最多可获合共 HKD 3,000 推荐人奖赏。每位被荐人仅可获得一（1）次被荐人奖赏。
9. 现金奖赏名额有限，先到先得，额满即止。
10. 推荐人及成功被荐人同意并知悉，如其核心账户于相关现金奖赏存入前因任何原因被关闭，有关推荐人将不能获得推荐人奖赏，而有关成功被荐人将不能获得被荐人奖赏。
11. 推荐人同意并知悉如推荐自己作为被荐人，将不能获取本推广活动下的任何奖赏。
12. 汇立银行不会在推荐过程中收集被荐人的个人资料。
13. 汇立银行可能会不时限制或更改有关被荐人的定义、最高累计奖赏金额及现金奖赏金额，惟任何更改均须受适用法律及监管要求规限，并以本行不时公布之最新资料为准。
14. 对于推荐人是否符合参与本推广活动的资格及被荐人是否符合成功被荐人的资格，我们拥有最终决定权。本行决定为最终决定并具约束力。
15. 被荐人是否符合迎新优惠要求、推荐码的使用、账户状况、奖赏资格及奖赏发放，均以 汇立银行的纪录为准。
16. 除非我们另有规定，现金奖赏不得转让、退还、交换或转换为其他形式。
17. 推荐人的专属推荐码（以「FP」为字首的推荐码）仅供推荐人作个人推荐用途。推荐人**不得于任何公开或半公开渠道**（包括但不限于网站、讨论区、社交媒体平台、付费广告或任何可供非个人相识人士浏览或取得推荐码之渠道）发布、展示、推广或散播其推荐码。如我们发现或合理怀疑推荐人的推荐码曾于任何公开或半公开渠道发布、展示、推广或散播，我们有权取消推荐人参与本推广活动的资格及 / 或暂停或终止推荐人于本行的任何或所有账户，并有权不发放任何奖赏及 / 或从推荐人的账户扣除任何已发放的奖赏。
18. 如果我们认为推荐人及 / 或被荐人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，我们有权撤销推荐人及 / 或被荐人参加本推广活动的资格及 / 或暂停或终止推荐人及 / 或被荐人于本行的任何或所有账户。在不作另行通知的情况

下，我们不会向推荐人发放任何现金奖赏及/或我们有权从推荐人的账户（包括但不限于核心账户）扣除我们已经发放的现金奖赏。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. 我们保留随时暂停、修改或终止本推广活动和 / 或修改这些条款及细则的权利而恕不另行通知。如有任何争议，本行决定为最终决定并具约束力。
20. 除非另有定义，否则在账户条款中的定义应与本条款及细则具有相同含义。若本条款及条件与账户条款不一致，则依下列顺序进行：
  - (i) 本条款及细则；及
  - (ii) 账户条款。
21. 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 10 月 15 日