

Top Up Rewards Terms and Conditions

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

"Campaign" means this "Top Up Rewards".

"Campaign Period" means the period of this Campaign as displayed on the "Top Up Rewards" page in the WeLab Bank App, subject to amendments and updates made by WeLab Bank Limited ("WeLab Bank", "Bank" or "we") from time to time.

"Challenge Period" means a designated challenge period within the Campaign Period. A Campaign Period may include multiple Challenge Periods, and the start and end dates of each Challenge Period will be displayed in the WeLab Bank App, subject to amendments and updates made by WeLab Bank from time to time.

"Top Up Target" means the designated aggregate amount in Hong Kong Dollar that an Eligible Customer must deposit into his/her Core Account through the "eDDA Top Up" function in the WeLab Bank App, whether in one or more transactions, during the relevant Challenge Period in order to be entitled to the Cash Reward. Each Challenge Period has its own Top Up Target as displayed on the "Top Up Rewards" page in the WeLab Bank App, subject to amendment or update by WeLab Bank from time to time.

"Cash Reward" means the cash reward that an Eligible Customer may receive under these terms and conditions. The amount of the Cash Reward will be displayed in the WeLab Bank App, subject to amendments and updates made by WeLab Bank from time to time. The Cash Reward will be credited to the relevant Eligible Customer's Core Account within seven (7) calendar days after the Eligible Customer completes top-up transactions through the "eDDA Top Up" function in the WeLab Bank App in one or more transactions with a cumulative amount not less than the Top Up Target for the relevant Challenge Period. Each Eligible Customer may receive the Cash Reward once only for each Challenge Period under this Campaign.

"Eligible Top Up Rewards Transaction" means any deposit in Hong Kong Dollar made by an Eligible Customer during the Campaign Period through the "eDDA Top Up" function in the WeLab Bank App, but excludes (a) any amount deposited through transfer methods other than the "eDDA Top Up" function in the WeLab Bank App and (b) any transaction that is cancelled, reversed, refunded and/or determined by the Bank in its sole discretion to be invalid.

"Core Account" means the primary WeLab Bank account opened with WeLab Bank Limited, having the same meaning as used in the Account Terms.

"Eligible Customer" and "You" mean a customer who (i) has received a designated notification from WeLab Bank in relation to this Campaign, including but not limited to promotional email, app push notification and/or in-app banner; (ii) is invited to participate in this Campaign in the WeLab Bank App, where we reserve the right to select and invite customers to participate in this Campaign at our sole discretion; and (iii) holds a valid Core Account with WeLab Bank during the Campaign Period.

2. During each Challenge Period, an Eligible Customer who tops up his/her Core Account through the "eDDA Top Up" function in the WeLab Bank App with an aggregate amount in Hong Kong Dollar not less than the applicable Top Up Target, whether in one or more transactions, shall be entitled to the corresponding Cash Reward set out on the "Top Up Rewards" page in the WeLab Bank App.

Read before you start.

3. No registration is required for this Campaign.
4. All transaction times are based on Hong Kong time.
5. WeLab Bank will determine whether customers and transactions are eligible for this Campaign based on WeLab Bank's records.
6. Our decision as to a customer's eligibility, the Cash Reward, any Eligible Top Up Rewards Transaction and any records relating to this Campaign shall be final and conclusive.
7. If the Bank considers that you have violated any applicable laws or regulations, committed fraud or abuse and/or failed to comply with these terms and conditions, as determined by the Bank in its sole discretion, we may disqualify you from participating in this Campaign and/or suspend or terminate all or any of your accounts with the Bank. Without further notice, we will not grant you the Cash Reward or, if the relevant amount has already been granted, we may debit the Cash



- Reward already granted from your account, including but not limited to your Core Account. In addition, we reserve the right to take any legal action to recover any outstanding amount.
8. Unless otherwise specified, the Cash Reward is non-transferable, non-refundable, non-exchangeable and cannot be converted into any other form.
 9. If your Core Account is closed at any time before the Cash Reward is credited to your Core Account, you will not be entitled to receive any Cash Reward.
 10. The Eligible Customer's Core Account must remain valid and in good standing during the Challenge Period and at the time the Cash Reward is granted to receive the Cash Reward. In case of any dispute, WeLab Bank reserves the right to cancel the Eligible Customer's Cash Reward without further notice.
 11. In the event of any abuse, fraud or cancellation of any transaction, WeLab Bank has the right to directly debit the amount of the Cash Reward already granted from any of your WeLab Bank accounts, including but not limited to your Core Account, without prior notice.
 12. In case of any dispute relating to this Campaign, WeLab Bank's decision shall be final, conclusive and binding.
 13. These terms and conditions shall be read together with our Account Terms. In the event of any discrepancy or inconsistency between these terms and conditions and the Account Terms, these terms and conditions shall prevail.
 14. WeLab Bank reserves the right to amend these terms and conditions and/or cancel this Campaign at any time without prior notice. The revised campaign details and terms and conditions may be found in the WeLab Bank App and/or website, and/or communicated by WeLab Bank to Eligible Customers through other means. In case of any dispute, WeLab Bank reserves the right of final decision.
 15. 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. In the event of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

入金賞之條款及細則

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「入金賞」。

「推廣期」 指於 WeLab Bank App 內「入金賞」頁面所顯示的本推廣活動期間，並以 WeLab Bank Limited（「WeLab Bank」、「本行」或「我們」）不時作出的修訂及更新為準。

「任務期」 指推廣期內的指定任務期間。一個推廣期可包括多個任務期，而每個任務期的開始及結束日期將於 WeLab Bank App 內顯示，並以 WeLab Bank 不時作出的修訂及更新為準。

「入錢目標」 指合資格客戶於相關任務期內，為獲享現金獎賞而須透過 WeLab Bank App 的「eDDA 入錢」功能以一次或多次方式存入其核心賬戶的指定累計港幣金額。每個任務期均有其個別入錢目標，該入錢目標將於 WeLab Bank App 內「入金賞」頁面顯示，並以 WeLab Bank 不時作出的修訂及更新為準。

「現金獎賞」 指合資格客戶根據本條款及細則可獲得的現金獎賞。現金獎賞的金額將於 WeLab Bank App 內顯示，並以 WeLab Bank 不時作出的修訂及更新為準。現金獎賞將於合資格客戶透過 WeLab Bank App 的「eDDA 入錢」功能，以一次或多次方式完成累計不少於相關任務期之入錢目標金額的存款後七（7）個曆日內存入相關合資格客戶的核心賬戶。在本推廣內，每名合資格客戶於每個任務期最多可獲現金獎賞一次。

「合資格入金賞交易」 指合資格客戶於推廣期內透過 WeLab Bank App 中的「eDDA 入錢」功能以港幣成功進行的入錢交易，惟不包括(a) 透過 WeLab Bank App 中的「eDDA 入錢」功能以外的其他轉賬方式存入的款項；及(b)任何被取消、撤銷、退款及/或經本行全權酌情認定為無效的交易。

「核心賬戶」 指與 WeLab Bank Limited（匯立銀行有限公司）（「WeLab Bank」或「本行」）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。

「合資格客戶」及「你」 指(i) 收到由 WeLab Bank 就本推廣發出的指定通知（包括但不限於推廣電郵、應用程式推送通知及/或應用程式內橫幅）；(ii) 在 WeLab Bank App 受邀參加本推廣（我們保留全權酌情決定選擇及邀請客戶參加本推廣的權利）；及(iii) 於推廣期內持有 WeLab Bank 有效核心賬戶的客戶。

2. 於每個任務期內，合資格客戶如透過 WeLab Bank App 的「eDDA 入錢」功能，以一次或多次方式存入其核心賬戶的累計港幣金額不少於適用的入錢目標，將可獲享 WeLab Bank App 內「入金賞」頁面所列明的相應現金獎賞。

開始前須注意的事項

3. 本推廣活動毋須登記。
4. 所有交易時間以香港時間為準。
5. WeLab Bank 將會根據 WeLab Bank 之紀錄以決定客戶及交易是否合資格獲享本推廣。
6. 我們就客戶資格、現金獎賞、任何合資格入金賞交易及與本推廣相關的任何記錄所作出的決定為最終及具決定性。



7. 倘若本行認為你違反任何適用法律法規、欺詐、濫用及/或不遵守本條款及細則（由本行全權酌情判定），我們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。在不作另行通知的情況下，我們不會向你發放現金獎賞，或在已發放相關金額的情況下，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。
8. 除非另有述明，本現金獎賞不得轉讓、退還、交換或轉換為其他形式。
9. 如果你的核心賬戶在現金獎賞存入你的核心賬戶之前的任何時間關閉，即代表你無權獲得任何現金獎賞。
10. 合資格客戶之核心賬戶須於任務期內及獲發現金獎賞時必須保持有效及狀況良好，方可獲得現金獎賞。如有任何爭議，WeLab Bank 保留取消合資格客戶之現金獎賞而毋須另行通知。
11. 如有任何舞弊或欺詐成分或取消任何交易，WeLab Bank 有權從你的任何 WeLab Bank 賬戶（包括但不限於核心賬戶）直接扣除已發放的現金獎賞金額，而毋須事先通知。
12. 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。
13. 本條款及細則應與我們的賬戶條款一起閱讀。如本條款及細則與賬戶條款之間存在差異或不一致，則以本條款及細則為準。
14. WeLab Bank 保留隨時修改本條款及細則及/或取消本推廣之權利，而毋須另行通知。有關更改的推廣詳情、條款及細則可於 WeLab Bank App 及/或網站找到，及/或由 WeLab Bank 透過其他途徑通知合資格客戶。如有任何爭議，WeLab Bank 保留最終決定權。
15. 本推廣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。如中英文條款及細則有所差異，一概以英文版本為準。

入金赏之条款及细则

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「入金赏」。

「推广期」 指于汇立银行 App 内「入金赏」页面所显示的本推广活动期间，并以 WeLab Bank Limited（「汇立银行」、「本行」或「我们」）不时作出的修订及更新为准。

「任务期」 指推广期内的指定任务期间。一个推广期可包括多个任务期，而每个任务期的开始及结束日期将于汇立银行 App 内显示，并以汇立银行不时作出的修订及更新为准。

「入钱目标」 指合格客户于相关任务期内，为获享现金奖赏而须透过汇立银行 App 的「eDDA 入钱」功能，以一次或多次方式存入其核心账户的指定累计港币金额。每个任务期均有其个别入钱目标，该入钱目标将于汇立银行 App 内「入金赏」页面显示，并以汇立银行不时作出的修订及更新为准。

「现金奖赏」 指合格客户根据本条款及细则可获得的现金奖赏。现金奖赏的金额将于汇立银行 App 内显示，并以汇立银行不时作出的修订及更新为准。现金奖赏将于合格客户通过汇立银行 App 的「eDDA 入钱」功能，以一次或多次方式完成累计不少于相关任务期之入钱目标金额的存款后七（7）个历日内存入相关合格客户的核心账户。在本推广内，每名合格客户于每个任务期最多可获现金奖赏一次。

「合格入金赏交易」 指合格客户于推广期内通过汇立银行 App 中的「eDDA 入钱」功能以港币成功进行的入钱交易，惟不包括(a) 通过汇立银行 App 中的「eDDA 入钱」功能以外的其他转账方式存入的款项；及(b) 任何被取消、撤销、退款或经本行全权酌情认定为无效的交易。

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

「合格客户」及「你」 指(i) 收到由汇立银行就本推广发出的指定通知（包括但不限于推广电邮、应用程序推送通知及/或应用程序内横幅）；(ii) 在汇立银行 App 受邀参加本推广（我们保留全权酌情决定选择及邀请客户参加本推广的权利）；及(iii) 于推广期内持有汇立银行有效核心账户的客户。

2. 于每个任务期内，合格客户如透过汇立银行 App 的「eDDA 入钱」功能，以一次或多次方式存入其核心账户的累计港币金额不少于适用的入钱目标，将可获享 WeLab Bank App 内「入金赏」页面所列明的相应现金奖赏。

开始前须注意的事项

3. 本推广活动无须登记。
4. 所有交易时间以香港时间为准。
5. 汇立银行将会根据汇立银行之记录以决定客户及交易是否合资格获享本推广。
6. 我们就客户资格、现金奖赏、任何合格入金赏交易及与本推广相关的任何记录所作出的决定为最终及具决定性。



7. 倘若本行认为你违反任何适用法律法规、欺诈、滥用及/或不遵守本条款及细则（由本行全权酌情判定），我们有权撤销你参与本推广活动的资格及/或暂停或终止你在本行的所有或任何账户。在不作另行通知的情况下，我们不会向你发放现金奖赏，或在已发放相关金额的情况下，我们有权从你的账户（包括但不限于你的核心账户）扣除已经发放的现金奖赏。另外，我们保留采取任何法律行动以追讨任何未偿还款项的权利。
8. 除非另有说明，本现金奖赏不得转让、退还、交换或转换为其他形式。
9. 如果你的核心账户在现金奖赏存入你的核心账户之前的任何时间关闭，即代表你无权获得任何现金奖赏。
10. 合格客户之核心账户须于任务期内及于获发现金奖赏时必须保持有效及状况良好，方可获得现金奖赏。如有任何争议，WeLab Bank 保留取消合格客户之现金奖赏而毋须另行通知。
11. 如有任何舞弊或欺诈成分或取消任何交易，汇立银行有权从你的任何汇立银行账户（包括但不限于核心账户）直接扣除已发放的现金奖赏金额，而无须事先通知。
12. 若有任何与本推广活动相关之争议，汇立银行的决定将是最终、确定且具约束力的。
13. 本条款及细则应与我们的账户条款一起阅读。如本条款及细则与账户条款之间存在差异或不一致，则以本条款及细则为准。
14. 汇立银行保留随时修改本条款及细则及/或取消本推广之权利，而无须另行通知。有关更改的推广详情、条款及细则可于汇立银行 App 及/或网站找到，及/或由汇立银行通过其他途径通知合格客户。如有任何争议，汇立银行保留最终决定权。
15. 本推广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。如中英文条款及细则有所差异，一概以英文版本为准。