Effective from: 24th October 2026

WeLab Bank

WeLab Bank General Service Charges

Type of Services	Item		Charges (HKD) and Details
Bank services	Request for paper statement (From 1 month up to 7 years from the date of request)		HKD100 per statement cycle[1]
	Bank reference letter		HKD200 per letter
	Personal data access request		HKD300 per request[2]
	Core Account overdrawn fee[3]		Waived
Debit Card	Cash withdrawal from ATMs on local "JETCO" network[4]		Waived
	Cash withdrawal from ATMs on "MasterCard® / Cirrus®" network in Hong Kong		1% of the transaction value per transaction (Minimum charge: HKD10)
	Cash withdrawal from ATMs on "MasterCard® / Cirrus®" network outside of Hong Kong[5,6,7]		1.5% of the transaction value per transaction (Minimum charge: HKD25)
	Debit Card annual fee		Waived
	Debit Card replacement fee		For each calendar year: • First 4 replacements: waived • From 5th replacement onwards: HKD 50 / replacement
	Foreign currency transaction fee Applicable to the supported Foreign Currencies[5] Applicable to the non supported Foreign Currencies[8] Remarks: The supported Foreign Currencies of Debit Card include AUD, CAD, CHF, EUR, GBP, JPY, NZD, RMB, SGD and USD (as may be amended from time to time)		• Supported Foreign Currencies: Waived • Non-Supported Foreign Currencies: 1.95% of the transaction value
	Dispute fee[9]		HKD100 handling fee
	Physical Debit Card mailing fee (Only applicable to non-Hong Kong address)[10]		HKD35 per delivery
Local Transfer through Faster Payment System (FPS)	FPS[11]	Transfer to other banks from account in WeLab Bank	Waived
		Transfer from other account to an account in WeLab Bank	
CHATS inward / outward	CHATS inward / outward[11]		Waived
Inward remittance-Telegraphic transfer	Inward remittance to an account with WeLab Bank[12]		Waived[12]

Outward remittance-Telegraphic transfer	Outward remittance to an overseas account[13]	General fees: HKD 25 (or equivalent) per transaction[13,14]
	Amendment, Cancellation/Return[15]	HKD200 (or equivalent) per transaction[15]
Payment through Cross-Border Remittance	Hong Kong dollar Inward Remittance to an account of WeLab Bank[11]	Waived
	Return of Hong Kong dollar Inward Remittance[11]	Waived
Time Deposit	Early Withdrawal Fee before its maturity date	Principal Amount (i.e. the total amount deposited under the Time Deposit) x applicable Early Withdrawal Fee Rate[16]

Fund Investment Service Charges

Type of Services	Item	Charges (HKD) and Details
Fund Investment Services [23]	Subscription fee	Waived
	Fund Platform fee (for both Featured Funds and Digital Wealth Advisory)	Fund Platform Fee Monthly Rate: 0.10% [17]
	Request for paper contract note	HKD100 per each contract note [1]

Hong Kong Stock Trading Service Charges

Type of Charges	Item	Charges (HKD) and Details
Trading charges [23]	Commission	0.1% of transaction amount, minimum HKD13
Third-party charges	HK Government stock stamp duty	Subject to the latest applicable rules and charges of the third party. [18]
	SFC transaction levy	Subject to the latest applicable rules and charges of the third party. [18]
	Hong Kong Exchanges and Clearing Limited ("HKEX") trading fee	Subject to the latest applicable rules and charges of the third party. [18]
	HKEX stock settlement fee	Subject to the latest applicable rules and charges of the third party. [18]
	Accounting and Financial Reporting Council transaction levy	Subject to the latest applicable rules and charges of the third party. [18]
Corporate actions	Cash dividend - collection fee [18, 19, 20]	0.25% x dividend amount, minimum HKD30
	1.Handling of rights issues, warrants and preferential subscriptions [18, 20]	HKD1 per board lot, minimum HKD30(Fee for less than 1 board

		lot shall be calculated as 1 board lot)
	Cash offer - conditional / unconditional / compulsory acquisition [20]	0.2% of the market value of the shares, minimum HKD30 (Fee for less than 1 board lot shall be calculated as 1 board lot) Other fees may be incurred, including stamp duty, HKEX fees, and subject to the latest applicable rules and charges of the third party. [18]
	Collection of rights shares	Waived [18, 20]
	Collection of bonus shares	Waived [18, 20]
	Transfer registration fee [22]	HKD1.5 per board lot (Fee for less than 1 board lot shall be calculated as 1 board lot)
Shareholders meeting	Administration fee	Attendance at or authorisation to attend shareholders meeting (maximum 1 person) / customer voting: HKD50 administration fee per application
IPO subscription	Subscription fee; handling fees incurred shall be payable and non-refundable regardless of whether the allotment is successful or whether the Hong Kong stock IPO is cancelled	HKD100 per application
Account maintenance	Custodian Fee	Waived
Information services	Price quote fee	Waived

US Stock Trading Service Charges

Type of Charges	Item	Charges (USD) and Details
Trading charges [23]	Commission	USD0.0099 per share, minimum USD1.99
Third-party charges	U.S. Securities and Exchange Commission (SEC) transaction fee (seller)	Subject to the latest applicable rules and charges of the third party. [18]
	U.S. Financial Industry Regulatory Authority (FINRA) trading activity fee (seller)	Subject to the latest applicable rules and charges of the third party. [18]
Corporate action	Cash dividend - collection fee	0.2% of dividend amount, minimum USD0.50 (30% dividend withholding tax will also be charged) [18]

	Corporate action fee	Customer shall pay the third-party charges arising from the relevant service [18]
Custody fees	American Depositary Receipt (ADR) custody fee [18, 21]	USD0.01 - USD0.05 per share, minimum USD0.01
Account maintenance	Custodian Fee	Waived
Information services	Price quote fee	Waived

Remarks:

1. Fee waived for customers aged 65 or above, or recipients of government disability allowances, allowance for elderlies, or Comprehensive Social Security Assistance.
2. We reserve the right to charge any additional costs incurred and shall process your request only upon your acceptance of such additional costs.
3. Generally, if you have insufficient funds in your Core Account, any transaction will be rejected. However, there are still a few ways your Core Account could be overdrawn. For example, you may have sufficient funds in your Core Account at the time the transaction is made, but the transaction amount in fact exceeds the balance of funds in your Core Account during the settlement of the transaction. This can happen when you make a transaction in a foreign currency, or give a tip at a restaurant after the bill is paid, etc. We'll let you know if your Core Account is overdrawn, and you'll need to deposit funds to bring your Core Account back to a positive balance.
4. For withdrawals conducted within the local "JETCO" network, if the withdrawal currency is Renminbi, the withdrawn amount will be converted at exchange rates determined by the "JETCO" member bank which is displayed on the ATM screen at the time of the withdrawal.
5. If you spend or withdraw cash from overseas ATMs in the supported Foreign Currencies via the MasterCard® / Cirrus® network, the transaction amount will be deducted from the corresponding foreign currency balance in your Core Account, provided that such Core Account is active and contains sufficient funds. If you (i) have enabled the Auto FX Top-up function and (ii) do not have sufficient available funds in such Foreign Currency in your Core Account, or do not hold such Foreign Currency in your Core Account at the time of effecting the aforesaid transaction or cash withdrawal, we will, subject to your Core Account holding sufficient Hong Kong Dollar available balance, convert the required amount of Hong Kong Dollar in your Core Account into the amount of Foreign Currency which is equivalent to the difference between the amount of the aforesaid transaction or withdrawal and the available balance of such Foreign Currency in your Core Account (the "Shortfall") at our prevailing exchange rate as we may in our discretion determine, without prior notice. The converted Foreign Currency will be subsequently debited from Hong Kong Dollar in your Core Account for settling the Shortfall. However, if you do not have sufficient Hong Kong Dollar available balance, we will reject the transaction or cash withdrawal. If you (i) have not enabled the Auto FX Top-up function and (ii) do not have sufficient available funds in such Foreign Currency in your Core Account , or do not hold any of such Foreign Currency in your Core Account at the time you effect the aforesaid transaction or cash withdrawal, we will reject the aforesaid transaction or cash withdrawal.
6. If you withdraw cash from ATMs outside of Hong Kong in a currency other than the supported foreign currencies, the full transaction amount will be converted into HKD and debited from your Core Account. The conversion will be based on our prevailing exchange rate, with reference to the rate adopted by Mastercard® on the date of conversion.
7. Surcharges may be levied by overseas ATM operators and overseas local banks, which will be added to the withdrawal amount and deducted from your corresponding foreign currency balance in your Core Account

along with the withdrawal. The cash withdrawal charge imposed by us will be debited from Hong Kong Dollar deposit in your Core Account, at our prevailing exchange rate.

8. Applicable for Debit Card spending transactions effected in currencies other than the supported Foreign Currencies within the MasterCard network. The transaction amount will be converted to HKD based on the daily exchange rates determined by Mastercard® at the time of the transaction with a handling fee of 1.95% of the transaction amount and deducted from the HKD balance of your Core Account. You may refer to Mastercard's website for the applicable exchange rate. Also, customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such an option is a direct arrangement offered by overseas merchants and not by Mastercard®. In such cases, customers are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into as settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction fee.
9. If there are any disputes regarding your Debit Card transactions, your account will only be credited after your request for a refund has been approved successfully. If your request has been declined, we will charge an HKD100 handling fee. An additional fee may be charged by MasterCard® if the dispute cannot be resolved at the chargeback stage and proceed to arbitration.
10. Only applicable for customers register with a non-Hong Kong residential address.
11. Funds will be credited to your Core Account on the same day if the remittance instruction from the remitting bank is received before 4 pm on a business day (i.e. Mondays to Fridays; excludes Saturday, Sunday, and public holidays of Hong Kong). The charges do not include other bank fees, such as the corresponding bank handling charges. We waive the relevant handling fees for inward and outward CHATS, and the actual amount received may be different due to the charges. We accept inward CHATS in Hong Kong dollar and US dollar and supports outward CHATS in US dollars. FPS: Faster Payment System. No outbound payment through cross-border FPS will be provided and inbound cross-border FPS in foreign currencies will not be accepted.
12. We accept inward payments of HK Dollar or other specified foreign currencies from overseas bank accounts irrespective of routing arrangement. As a consequence of executing transactions, WeLab Bank may receive commission, income or revenue from other entities. The fees, charges or commission charged directly by WeLab Bank from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer. Not applicable to the charges option selected to "our". Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.
13. We support outward payments of HK Dollar or other specified foreign currencies to overseas bank accounts irrespective of routing arrangement. As a consequence of executing transactions, WeLab Bank may receive commission, income or revenue from other entities. The fees, charges or commission charged directly by WeLab Bank from its customer will be as per the applicable schedule of tariff or otherwise agreed with the customer. Local fee: we will charge a fee based on the currency, transfer amount and payment method involved. General fees: this change is HKD 25 (or equivalent). Please refer to the fee quote on the transaction page for the applicable fee of your transaction. Any fees involved in the transfer will be paid from your HKD account or relevant specified foreign currency account, please ensure there is sufficient balance in your HKD account or relevant specified foreign currency to prevent payment rejection. Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.
14. Please note that some overseas banks may impose additional overseas charges (including charges levied by beneficiary bank and correspondent banks). At the overseas banks' discretion, these charges may be deducted from the payment amount or from the remitter's account regardless of the charges option. Customer can choose the option "You will pay all handling fees", the charge is HKD 250 (or equivalent) per transaction. All overseas bank fees are included, ensuring the remitted amount reaches the recipient in full. Any fees involved in the transfer will be paid from your HKD account or relevant specified foreign currency account, please ensure there is sufficient balance in your HKD account or relevant specified foreign

currency account to prevent payment rejection. Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.

15. Amendments, Cancellations/Returns of Outward Remittances – Telegraphic Transfers (TT) will incur a fee of HKD 200 (or equivalent) per transaction, which will be deducted from your HKD account or relevant specified foreign currency account. Additional charges may be levied by other banks where incorrect, incomplete or unclear information is provided by customers in the instructions.
16. As each individual Time Deposit may have different early withdrawal handling charges, the actual fee for early full withdrawal will be shown in the WeLab Bank's mobile application prior to your confirmation and acceptance of the terms and conditions for the relevant Time Deposit. The early withdrawal fee will b e charged in the same currency as the Time Deposit being withdrawn.
17. The fund platform fee shall be charged monthly and will be debited from your Core Account on or before the 7th business day of each month. The fund platform fee of a month is an aggregate amount of the daily fee within the month. Daily fee is calculated based on the daily market value of all your settled fund holdings in HKD (or HKD equivalent based on daily reference rate) under Featured Funds and Digital Wealth Advisory Services, excluding all money market fund holdings, multiplied by the fund platform fee monthly rate and divided by the number of calendar days of the month. For fund asset class information, please refer to the fund details page in WeLab Bank app.
18. Customers are responsible for all applicable government, regulatory, exchange, clearing house and third-party fee and charges, which are determined by the relevant party and may change from time to time. Where the Bank collects such fees and charges solely on behalf of the relevant party without mark-up, the prevailing rate prescribed by the relevant party shall apply. The actual amount will be reflected in Bank app during the order placement process, contract note and statement. Details are available on the relevant authority's website and the FAQ section on WeLab website.
19. If the stock distributes cash dividends in a currency other than Hong Kong dollar, US dollar or Renminbi, we will convert the relevant dividend into Hong Kong dollars for distribution and fee collection at the prevailing exchange rate.
20. Transfer registration fee of HKD1.5 per board lot will be charged separately.
21. The Depository Receipts Agent will collect American Depositary Receipt custodian fees (ADR Fees) from customers holding American Depositary Receipts through WeLab Bank on a regular basis (for example, annually). The ADR Fees will be determined by the Depository Receipts Agent, and the fees above are for reference only. For details, please contact the custodian bank of the relevant American Depositary Receipts. We will not provide prior notice to you of any change to American Depositary Receipt custody fees.
22. We do not provide physical stock deposit and withdrawal services.
23. We may, at our discretion, from time to time offer promotional discounts, rebates, fee waivers or other concessions in respect of any fees and charges set out in this General Service Charges, including in connection with marketing campaigns, customer offers or other promotional arrangements. Any such discount, rebate, waiver or concession may be subject to eligibility criteria, campaign period, quota, specific terms and conditions and other requirements as specified by us. Unless expressly stated otherwise, any such discount, rebate, waiver or concession applies only during the relevant promotional period and does not affect the standard fees and charges set out in this General Service Charges, which will apply when the promotion is not available, has expired or does not apply to you. Third-party fees and charges, including government, regulatory, exchange, clearing house, custodian, depository, correspondent bank or other third-party charges, will not be waived or reduced unless expressly stated by us. We may vary, suspend, withdraw or terminate any promotional discount, rebate, waiver or concession subject to applicable terms and conditions, laws, regulations and any discretionary notices.

If you have any enquiries regarding our General Service Charges, please contact our Customer Service Hotline at +852 3898 6988 or email us at wecare@welab.bank.

In the event of inconsistency between the English and Chinese versions of this General Service Charges, the English version shall prevail.