

WeLab Bank “WeLab Selected Customer Wealth Management Services Reward” Terms and Conditions

Note: This webpage / document is for information only and does not constitute any investment advice. The investment products or services mentioned herein are not equivalent to, nor should they be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks, please refer to the Disclaimers herein for details.

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 Wealth Management Services Reward”**.
 - (ii) **“Campaign Period”** means the period from 25 February 2026 to 10 March 2026 (both dates inclusive).
 - (iii) **“Core Account”** means your primary WeLab Bank account opened with WeLab Bank Limited (**“WeLab Bank”**, **“the Bank”**, **“we”**, **“our”** or **“us”**) and has the same meaning as used in the “Account Terms”.
 - (iv) **“Eligible Fund Transaction”** refers to any one-time investment order which (i) is placed during the Campaign Period with investment amount of no less than HKD 1,000 or equivalent and (ii) results in successful subscription for any fund via the Featured Funds Services or GoWealth Digital Wealth Advisory.
 - (v) **“Investment Account”** means an Investment Account opened with WeLab Bank and has the same meaning as used in the “Wealth Management Services Terms”.
 - (vi) **“Selected Customer”** or **“you”** means a customer who has received the promotion materials with respect to this Campaign from WeLab Bank.

Selected Customer Wealth Management Services Reward: HKD 100 cash rebate

2. During the Campaign Period, the Selected Customer who successfully submits a subscription order for Eligible Fund Transaction with an investment amount of not less than HKD1,000 or the equivalent in foreign currency, will be entitled to receive a cash reward of HKD100 (“Reward”).
3. No Selected Customer will be entitled to receive more than one Reward under this Campaign.
4. Unless we specify otherwise, the Reward will be credited into the relevant Selected Customer’s WeLab Bank Core Account on or before 15 April 2026.
5. Transaction time will be based on Hong Kong Time. If any subscription order is withdrawn, cancelled or declined, such order will not be regarded as successful subscription order. All the subscription order(s) for Eligible Fund Transaction must be placed before the respective cut-off time(s) (Hong Kong Time) on 10 March 2026.

Subscription order cut-off time(s) are displayed in the fund subscription page in WeLab Bank App.

6. If the transaction is conducted in a foreign currency, its investment amount will be converted into Hong Kong dollars on the transaction date based on the relevant prevailing foreign exchange rate determined by us and rounded to the nearest integer for calculation of the amount of the Eligible Fund Transaction.

Please read

7. This Campaign is only applicable to Selected Customer.
8. By participating in this Campaign, you are deemed to confirm and have agreed to these terms and conditions.
9. The Rewards under this Campaign are limited and available on a first-come-first-served basis as determined by submission time of all subscription order(s) for Eligible Fund Transaction as recorded in our system.
10. Your eligibility to participate in this Campaign is subject to our final approval at our sole discretion.
11. The Reward cannot be transferred, returned, exchanged, and/or converted into other forms, unless otherwise specified by us.
12. You agree and acknowledge that you are not entitled to receive any Reward if you close your Core Account at any time before the Reward is credited to your Core Account.
13. Your eligibility to participate in this Campaign is subject to our final approval at our sole discretion.
14. The dates and amounts appearing in our record will be final and conclusive as to
 - (i) the date on which the Core Account and/or Investment Account was opened, terminated or converted;
 - (ii) the subscription amounts;
 - (iii) the number of the transactions carried out;
 - (iv) the dates on which the transactions are carried out;
 - (v) fund units; and
 - (vi) the time the order was placed with us.
15. The Reward is not a fee waiver, your transaction(s) will be charged with relevant fees and charges (if applicable). For fees and charges information, please refer to WeLab Bank's website for the General Service Charges.
16. 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 Account with us. WeLab Bank shall not credit the Reward or additional interests, or where such amount has been credited, WeLab Bank reserves the right to debit the amount of the Reward or

additional interests from your Account (including but not limited to your Core Account) without notice and/or take any necessary legal action to recover any outstanding amounts.

17. WeLab Bank reserves the right to retain any Reward from your account (including but not limited to your Core Account) that WeLab Bank has distributed but may not necessarily applicable to you without prior notice.
18. WeLab Bank reserves the right to suspend, change and/or terminate this Campaign and/or amend these terms and conditions (including but not limited to any dates specified under each offer) anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.
19. No person other than the Selected Customers 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.
20. In the event of any dispute arising from the Campaign, the decision of WeLab Bank shall be final, conclusive and binding.
21. 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.
22. Unless otherwise defined, in the event of inconsistency between these terms and conditions, the Wealth Management Services Terms and the Account Terms, the prevailing order shall be as follows:
 - (i) these terms and conditions;
 - (ii) the Wealth Management Services Terms; and
 - (iii) the Account Terms.
23. 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: 25 February 2026

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.

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