

WeLab Bank GoWealth 現金回贈投資獎賞（「投資獎賞」或「獎賞」）條款及細則

註：本網頁/文件僅供參考，且不構成投資建議。投資涉及風險，詳情請參閱本網頁/文件之重要聲明。

[1] 投資獎賞的推廣期為 2022 年 6 月 30 日至 2022 年 9 月 30 日（包括首尾兩日）（「推廣期」）。

[2] 投資獎賞只適用於 WeLab Bank 之現有客戶及新客戶於推廣期內於 Welab Bank Limited（匯立銀行有限公司，「**WeLab Bank**」，「本行」或「我們」）持有有效或成功開立核心賬戶及投資賬戶（視屬何情況而定）（「你」或「合資格客戶」）。成為 WeLab Bank 的新客戶代表你在推廣期開始前的十二（12）個月內尚未終止和/或關閉你的 WeLab Bank 核心賬戶或投資賬戶。

[3] 合資格客戶須於推廣期內，透過我們的理財服務成功認購收取不少於 1.5% 認購費之基金（「合資格交易」），才可獲享下文第 4 條所定義的現金回贈（「投資回贈」）。交易時間以香港標準時間（HKT）為準。

[4] 受限於以下第 5 條，你可獲享的投資回贈金額會基於合資格交易的累積投資金額（「累積投資金額」）所計算，詳情可參閱下表：

累積投資金額	投資回贈
HKD100 至 HKD30,000	<ul style="list-style-type: none"> 全額認購費回贈（即累積投資金額的 1.5%）
HKD30,000 至 HKD300,000	<ul style="list-style-type: none"> 首 HKD30,000： 全額認購費回贈（即累積投資金額的 1.5%） 其後每 HKD30,000： HKD300 <p>例子：如你的累積投資金額已達 HKD65,000，你將獲享：</p> <p>(1) 累積投資金額首 HKD30,000 的 1.5%認購費回贈；及</p> <p>(2) 其後累積投資金額每 HKD30,000 所獲享的 HKD300 回贈 (總回贈金額為 HKD750)</p>
HKD300,000 以上至 HKD1,500,000	<ul style="list-style-type: none"> 首 HKD30,000： 全數認購費回贈（即累積投資金額的 1.5%） 其後每 HKD30,000： 港元 450 <p>例子：如你的累積投資金額已達 HKD605,000，你將獲享：</p> <p>(1) 累積投資金額首 HKD30,000 的 1.5%認購費回贈；及</p> <p>(2) 其後累積投資金額 HKD575,000 所獲享的 HKD8,550 回贈 (總回贈金額為 HKD9,000)</p>
HKD1,500,000 以上	HKD22,500

[5] 如你於投資回贈存入你的核心賬戶前，贖回任何合資格交易中的基金持倉，其贖回交易金額（並以我們於交易日所釐定的實際匯率換算成港幣後，四捨五入至仙位計算）將會從累積投資金額扣除，而其被扣除的累積投資金額將不會獲享任何投資回贈。

[6] 累積投資金額將以四捨五入至最接近的整數計算。

[7] 投資回贈金額將以四捨五入至最接近的仙位計算。

[8] 投資回贈並非費用豁免，你的合資格交易將會被收取相關的認購費。

[9] 我們記錄中的日期及金額為最終及具決定性，包括(i)開立、取消或轉換核心賬戶和/或投資賬戶的日期、(ii)認購金額、(iii)交易數量、(iv)進行交易日期。

[10] 除非我們另有規定，現金回贈將於推廣期完結後三十(30)天內存入你的 WeLab Bank 核心賬戶。你的 WeLab Bank 核心賬戶及投資賬戶狀況必須於獎賞存入時為有效及正常，否則你將不能獲取有關回贈。

[11] 此獎賞不適用於匯立銀行有限公司、Welend Limited 及 Welab Holdings Limited 的員工。

[12] 除非我們另有規定，所有現金回贈之金額均不得轉讓、退還、交換或轉換為其他形式。

[13] 如果我們認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本推廣條款及細則，我們有權撤銷你參加本獎賞的資格及/或暫停或終止你於本行的任何或所有賬戶。在不作另行通知的情況下，我們不會向你發放任何現金回贈及/或我們有權從你的賬戶（包括但不限於你的核心賬戶）扣除我們已經發放的現金回贈。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。

[14] 我們保留隨時暫停、修訂或終止本獎賞及本條款及細則之權利，而毋須另行通知。若有任何爭議，我們保留最終決定權。

[15] 除非我們另有規定，本獎賞不可與其他其他優惠、折扣或優惠券一同使用。

[16] 本條款及細則應與我們的賬戶條款（「**賬戶條款**」）及理財服務條款（「**理財服務條款**」）一起閱讀。除非另有定義，否則在賬戶條款或理財服務條款中的定義應與本條款及細則具有相同含義。如果本條款及細則與賬戶條款及理財服務條款不一致，則按以下順序進行：

(i) 本條款及細則；

(ii) 理財服務條款；及

(iii) 賬戶條款。

[17] 如廣條款及細則之英文版本與中文版本如有任何分歧，一概以英文版本為準。

生效日期：2022 年 6 月 30 日

重要聲明

本網頁/文件僅供參考，且不構成對任何人作出買賣、認購或交易任何投資產品或服務的要約、招攬、建議、意見或任何保證。

投資涉及風險，基金價格可升可跌，甚至可能變成毫無價值。基於市場情況，部分投資或不能即時變現。請細閱我們的理財服務條款(包括風險披露)，以及相關基金銷售文件，以瞭解我們的理財服務以及基金更多資料，包括其風險因素。

投資決定是由你自行作出的，但你不應投資於本網頁所提及之產品或服務，除非中介人於銷售此產品時已向你解釋經考慮您的財政狀況、投資經驗及目標後，相關產品或服務是適合你的。

你在作出任何投資決定之前，須評估本身的財務狀況、投資目標及經驗、承受風險的意願及能力，並了解有關產品的性質及風險。

倘有任何關於本網頁/文件所提及之產品或服務、進行交易或基金涉及性質及風險等方面的疑問，你應徵詢獨立財務顧問的意見。

本網頁/文件所提供的產品及服務僅為香港居民而設。我們無意讓任何人於任何受限制或未獲法律或法規授權分發或使用本網頁的司法管轄區、國家或地區內，分發或使用本網頁/文件。如你並非身處香港，我們或未獲授權於你身處或居住的國家或地區向你提供產品及服務。

本網頁/文件由 WeLab Bank 刊發，內容並未經證券及期貨事務監察委員會審閱。

Terms and Conditions of WeLab Bank GoWealth Cash Rebate Subscription Offer ("Subscription Offer" or the "Offer")

Note: This webpage / document is for information only and does not constitute any investment advice. Investment involves risks, please refer to the Disclaimers herein for details.

[1] The Offer is effective from 30 June 2022 to 30 September 2022 (both dates inclusive) ("**Offer Period**").

[2] The Offer is applicable to existing and new customers who hold or have opened (as the case may be) a valid Core Account and an Investment Account with Welab Bank Limited ("**WeLab Bank**", "**we**", "**us**" or "**our**") within the Offer Period ("**you**", "**your**" or "**Eligible Customers**"). To be a new customer means you have not terminated and/or closed neither your WeLab Bank Core Account nor Investment Account in the twelve (12) months prior to the commencement of the Offer Period.

[3] To be entitled to the cash rebate set out in Clause 4 below ("**Subscription Rebate**"), Eligible Customers should successfully subscribe for mutual fund(s) with a minimum subscription fee of 1.5% through our Wealth Management Services during the Offer Period ("**Eligible Transaction**") Transaction time will be based on Hong Kong Time (HKT).

[4] Subject to Clause 5 below, the amount of the Subscription Rebate entitled to you depends on the accumulated investment amount of your Eligible Transaction ("**Accumulated Investment Amount**") according to the following table:

Accumulated Investment Amount	Subscription Rebate
HKD 100 to HKD 30,000	<ul style="list-style-type: none"> Full Subscription Fee Rebate (i.e. 1.5% of the Accumulated Investment Amount)
HKD 30,000 to HKD 300,000	<ul style="list-style-type: none"> For the 1st HKD 30,000: Full subscription fee rebate (i.e. 1.5% of the investment amount) For next and every HKD 30,000: HKD 300 <p>For example, if your Accumulated Investment Amount reaches HKD 65,000, you will be entitled to: (1) 1.5% subscription fee rebate for your first HKD 30,000 subscription amount and (2) HKD 300 rebate for next HKD 30,000 subscription amount. (Total rebate amount: HKD 750)</p>
HKD 300,000 above to HKD 1,500,000	<ul style="list-style-type: none"> For the 1st HKD 30,000: Full subscription fee rebate (i.e. 1.5% of the investment amount) For next and every HKD 30,000: HKD 450 <p>For example, if your Accumulated Investment Amount reaches HKD 605,000, you will be entitled to: (1) 1.5% subscription fee rebate for your first HKD 30,000 subscription amount and (2) HKD 8,550 rebate for remaining HKD 575,000 subscription amount. (Total rebate amount: HKD 9,000)</p>
Above HKD 1,500,000	HKD22,500

[5] If you redeem any mutual fund position of your Eligible Transaction(s) before the Subscription Rebate is credited into your Core Account, the redemption amount (after converted into HKD on the transaction date based on the relevant prevailing foreign exchange rate determined by the Bank and rounded to the nearest cent) will be deducted from the Accumulated Investment Amount and you will not receive any

Subscription Rebate for the deducted portion of Accumulated Investment Amount.

[6] The Accumulated Subscription Amount will then be calculated and rounded to the nearest integer.

[7] The cash rebate amount will be rounded to the nearest cent.

[8] Subscription Rebate is not a fee waiver, your Eligible Transaction will be charged with the subscription fee applicable to the transaction.

[9] The dates and amounts appearing in our record will be 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 and (iv) the dates on which the transactions are carried out.

[10] Cash rebate will be credited to your WeLab Bank Core Account within 30 days after the end of Offer Period unless otherwise specified. Your WeLab Bank Core Account and Investment Account status must remain valid and normal at the time when the Offer is rewarded or delivered to you. Otherwise, the reward will be forfeited absolutely.

[11] This Offer is not applicable to the staff members of Welab Bank Limited, Welend Limited and Welab Holdings Limited.

[12] All cash rebate amount cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.

[13] Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in this Offer and/or suspension or termination of all or any of your Account with us. We shall not credit the cash rebate amount or where the cash rebate amount has

been credited, we reserve the right to debit the cash rebate amount from your Account (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.

[14] We reserve the right to suspend, modify or terminate this Offer and/or amend these terms and conditions at any time without prior notice. In the event of dispute, our decision shall be final, conclusive and binding.

[15] This Offer cannot be used in conjunction with other special promotions, discounts or promotional coupons unless otherwise specified.

[16] These terms and conditions shall be read in connection with our Account Terms and Wealth Management Services Terms. Terms defined in our Account Terms or Wealth Management Services Terms shall have the same meanings when used herein, unless otherwise defined. In the event of inconsistency between these terms and conditions, the Account Terms and the Wealth Management Services Terms, the prevailing order shall be as follows:

(i) these terms and conditions;

(ii) the Wealth Management Services Terms; and

(iii) the Account Terms.

[17] In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective Date: [30 June 2022]

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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