

WeLab Bank GoWealth 起步資金及額外\$200 現金回贈迎新獎賞（「迎新獎賞」或「獎賞」）的推廣條款及細則

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

[1] 「迎新獎賞」的推廣期為 2022 年 7 月 16 日至 2022 年 8 月 31 日（包括首尾兩日）（「推廣期」）。

[2] 「迎新獎賞」只適用於 WeLab Bank 之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」）成功(i)以「INVEST」或以其他「IN」字頭的優惠碼開立核心賬戶及(ii)投資賬戶（「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] 於 WeLab Bank 開戶期間，你只能輸入一個優惠碼，並只能獲得該優惠碼對應的開戶獎賞。此獎賞不可與其他推薦計劃一同使用。這代表你若在申請 WeLab Bank 核心賬戶開戶期間輸入了任何其他優惠碼/推薦碼，你則不能獲得本獎賞。

[4] 你必須於推廣期內成功認購一組投資組合建議（「合資格交易」），才可獲享以下第 5 條所定義的現金回贈（「起步資金」）。交易時間以香港標準時間（HKT）為準。

[5] **起步資金**金額將等於所有在第一個合資格交易日內進行的合資格交易當中最高一次性投資之金額，上限為 HKD500。「第一個合資格交易日」為你於推廣期內，第一單成功執行的合資格交易之交易日。

例子：

	交易指示發出日期及時間	一次性投資金額	交易指示執行日 (即第一個合資格交易日)	起步資金金額
第一單合資格交易	2022 年 8 月 8 日 香港時間下午 2 時正	HKD200	2022 年 8 月 8 日	HKD400
第二單合資格交易	2022 年 8 月 8 日 香港時間下午 2 時正 30 分	HKD400	2022 年 8 月 8 日	
第三單合資格交易	2022 年 8 月 8 日 香港時間下午 5 時正	HKD500	2022 年 8 月 9 日	

註：認購交易指示的截止時間為基金交易日的香港時間下午 3 時正。如果你於截止時間後或非工作日/非基金交易日下單，你的認購交易指示將會於下一個工作日執行。

[6] 你只能於推廣期內獲享**起步資金** 1 次。

[7] 如合資格交易被撤回、取消或拒絕，而 **起步資金** 已存入或將會存入你的 WeLab Bank 核心賬戶時，我們有權在不作另行通知的情況下從你的 WeLab Bank 核心賬戶扣除我們已經發放的 **起步資金**。

[8] 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)一次性投資金額、(iii)交易數量、(iv)進行交易日期。

[9] 除非我們另有規定，**起步資金**將於第一個合資格交易日兩(2)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**起步資金**存入時為有效及正常，否則你將不會獲取有關獎賞。

[10] 適用於額外\$200 現金回贈：新客戶需要於推廣期內於 Welab Bank Limited（匯立銀行有限公司，「WeLab Bank」，「本行」或「我們」）成功以「INSIUC」優惠碼開立核心賬戶及在開設 GoWealth 戶口後 30 日內進行首次合資格交易，可享額外\$200 現金回贈。額外\$200 現金回贈將於 2022 年 10 月 15 日前存入你的 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] 本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以上推廣條款及細則之權利，而毋須另行通知。若有任何爭議，我們保留最終決定權。

[15] 除「WeLab Bank GoWealth 現金回贈投資獎賞」外，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。

[16] 如本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7月16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 Seed Money and Exclusive \$200 Welcome Offer (“Welcome Offer” or “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 16 July 2022 to 31 August 2022 (both dates inclusive) ("**Offer Period**").

[2] The Offer is only applicable to new customers ("**you**" or "**your**") of Welab Bank Limited ("**WeLab Bank**", "**we**", "**us**" or "**our**") who have during the Offer Period successfully opened (i) a WeLab Bank Core Account using referral code "INVEST" or other referral codes starting with "IN", and (ii) Investment Account. 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] You may only use one (1) referral code when opening a WeLab Bank Core Account, and you will only be entitled to the offer/rebate which corresponds with the referral code used. This Offer cannot be used in conjunction with other referral programmes which means if you have input any other referral code when you apply for your WeLab Bank Core Account, then you are not entitled to this Offer.

[4] To be entitled to the cash rebate set out in Clause 5 below ("**Seed Money**"), you should successfully subscribe for a model portfolio during the Offer Period ("**Eligible Transaction**"). Transaction time will be based on Hong Kong Time (HKT).

[5] The amount of the Seed Money shall be equal to the highest one-time investment amount among all Eligible Transactions executed on the First Eligible Transaction Date, which is capped at HKD500. First Eligible Transaction Date shall be the day on which your first Eligible Transaction within the Offer Period is successfully executed.

Example:

	Order placement date and time	One-time investment amount	Order execution date (i.e. First Eligible Transaction Date)	Seed Money amount
1 st Eligible Transaction	8 Aug 2022 2pm HKT	HKD 200	8 Aug 2022	HKD 400
2 nd Eligible Transaction	8 Aug 2022 2:30pm HKT	HKD 400	8 Aug 2022	
3 rd Eligible Transaction	8 Aug 2022 5pm HKT	HKD 500	9 Aug 2022	

Note: Subscription order cut-off time is 3:00pm HKT of a dealing day. If you place an order at or after the cut-off time or on a non-Business Day/non-dealing day of the fund, your order will be processed on the next Business Day.

[6] You can only enjoy the Seed Money once during the Offer Period.

[7] If the Eligible Transaction is withdrawn, cancelled or declined in respect of which the Seed Money amount is to be/has been credited to your WeLab Bank Core Account, we reserve the right to debit the respective Seed Money amount directly from your WeLab Bank Core Account without prior notice.

[8] 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) one-time investment amounts, (iii) the number of the transactions carried out and (iv) the dates on which the transactions are carried out.

[9] Seed Money will be credited to your WeLab Bank Core Account within 2 days of First Eligible Transaction Date unless otherwise specified. Your WeLab Bank Core Account and Investment Account status must remain valid and normal at the time when the Seed Money is

rewarded or delivered to you. Otherwise, the reward will be forfeited absolutely.

[10] For Exclusive \$200 cash rebate: New customer need to successfully opened Welab Bank Limited (“WeLab Bank”, “we”, “us” or “our”) Core Account with referral code 「INxxxx」 and make an eligible transaction within 30 days after opening the GoWealth investment account to be eligible to get the exclusive \$200 cash rebate. Exclusive \$200 cash rebate will be credited to your WeLab Bank Core Account by Oct 15. Your WeLab Bank Core Account and Investment Account status must remain valid and normal at the time when the Seed Money 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] Except “WeLab Bank GoWealth Cash Rebate Subscription Offer”, 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: [16 July 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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