

「高達 \$27,800 獎賞」優惠條款及細則(“優惠”):

1. 是次優惠推廣期由 2024 年 12 月 9 日起至 2025 年 1 月 31 日止 (包括首尾兩日)(“推廣期”)。
2. 新舊客戶凡於推廣期內經 www.MoneyHero.com.hk 遞交私人貸款，供款期 24 期或以上，並成功提取指定新貸款額，(“合資格客戶”) 即可獲贈高達合共\$21,800 現金獎 (“合共現金獎”)。

合共現金獎金額取決於貸款提取金額而定，詳列如下:

提取新貸款額 (HK\$)	現金獎金額 (HK\$)	WeLab Bank Limited 賬戶持有者獲得之額外現金獎(“額外現金獎”)金額 (HK\$)	合共現金獎金額 (HK\$)
>=\$120,001 - \$200,000	\$1,400	\$1,400	\$2,800
>=\$200,001 - \$300,000	\$6,800	\$3,000	\$9,800
>=\$300,001 - \$500,000	\$8,800	\$5,000	\$13,800
>=\$500,001 - \$600,000	\$10,800	\$7,000	\$17,800
>=\$600,001 - \$800,000	\$11,800	\$8,000	\$19,800
>=\$800,001	\$12,800	\$9,000	\$21,800

3. 新舊客戶凡於推廣期內經 www.MoneyHero.com.hk 遞交私人貸款，申請新貸款額須達 HK\$400,001 或以上，供款期 36 期或以上，並成功提取指定新貸款額，(“合資格客戶”) 即可獲贈高達價值 HK\$6,000 旅遊禮券 (“禮券”)。

禮券金額取決於貸款提取金額而定，詳列如下:

提取新貸款額 (HK\$)	禮券金額 (HK\$)
>=\$400,001 - \$600,000	\$2,000
>=\$600,001 - \$800,000	\$4,000
>=\$800,001	\$6,000

4. 此優惠須受提取貸款時所簽署的合約上之條款及細則約束。
5. 就本條款及細則而言，新舊客戶是指申請時沒有任何 WELEND LIMITED (“WELEND”)貸款之客戶。
6. 現金獎將以回贈方式於第四期供款或之前存入合資格客戶之貸款戶口作扣減供款及其他合資格之應繳款項之用。客戶必須於回贈前成功設立以自動轉賬形式供款。
7. 額外現金獎金額只會存入合資格客戶於 WeLab Bank Limited (“WeLab Bank”) 的有效銀行核心賬戶 (“WeLab Bank 賬戶”)。客戶必須於回贈前成功開立 WeLab Bank 賬戶，方可享額外現金獎金額。
8. 額外現金獎將於成功提取貸款後的第 4 個曆月內以現金方式自動存入合資格客戶的有效 WeLab Bank 賬戶。例子：如新舊客戶於 2024 年 9 月 15 日成功提取貸款，則將於 2024 年 12 月 1 日至 2024 年 12 月 31 日期間獲得額外現金獎，有關提供給 WELEND (用作是次申

請貸款之用途)及 WeLab Bank (用作開立 WeLab Bank 賬戶之用途)的個人資料必須相同, 否則 WELEND 及 WeLab Bank 將會取消該客戶獲得有關額外現金獎之資格並不作另行通知。

9. 有關 WeLab Bank 開立賬戶及所有事宜由 WeLab Bank 全權負責, WELEND 將不承擔任何責任。如因任何原因未能開立 WeLab Bank 賬戶或因任何原因未能過戶至該 WeLab Bank 賬戶均作放棄額外現金獎論, WELEND 不會承擔任何責任亦不會作出賠償。
10. WeLab Bank 對於成功開立賬戶是否符合條件擁有最終決定權。申請、開立 WeLab Bank 賬戶和/或 WeLab Bank 所提供的所有服務和/或產品均受 WeLab Bank 的賬戶條款及細則 (包括但不限於賬戶條款) 所約束。
11. 如對開立 WeLab Bank 賬戶或申請進度有任何問題, 請致電 3898 6988 與 WeLab Bank 客戶服務主任聯絡。
12. WELEND 是負責有關貸款事宜的機構。WeLab Bank 將不會承擔任何有關 WELEND 的服務或產品所引致的損失責任。
13. WELEND 將於 2025 年 3 月 14 日或之前透過手機短訊 / 電郵向合資格客戶發出換領禮券通知及有關換領詳情。客戶須按手機短訊 / 電郵換領通知上之指示的換領有效日前到換領中心領取, 逾期恕不受理。所有合資格客戶需出示香港身份證及換領通知到換領中心領取禮券。如客戶未收妥換領通知, 必須於 2025 年 3 月 21 日或之前通知 WELEND; 否則, WELEND 將不承擔任何責任。禮券一經派發, 恕不補發。
14. 有關禮券不可兌換現金、轉換其他禮券或轉讓予第三者。如客戶因申請時提供錯誤資料或任何原因未能成功兌換禮券, WELEND 將不承擔任何責任。
15. 禮券如未能於換領有效日期或之前因任何原因未能換領均作放棄論並不得退款, WELEND 不會承擔任何責任亦不會作出賠償。有關禮券之兌換及使用須受其條款約束, 及一切有關禮券之細則由所屬公司全權負責。有關禮券之兌換及使用所衍生或相關的問題, WELEND 將不承擔任何責任。
16. 如客戶以任何虛假、不正確、不完整或不適用等資料向 WELEND 申請貸款或於 WELEND 維持不良貸款戶口狀況, 包括但不限於不按時還款及不保持良好信貸紀錄, 在不損害本公司可能具有的任何其他權利和救濟的情況下, WELEND 將會取消該客戶獲得有關現金獎之資格並不作另行通知及有權追討有關費用。
17. 推廣期內每位合資格客戶只可獲享一次合共現金獎和禮券 (合共現金獎金額及禮券金額按成功提取新貸款額而定)。除另有聲明外, 此優惠不可與其他優惠同時使用。
18. WELEND 保留隨時終止及/或暫停本優惠或修改有關本優惠之條款及細則之權利, 而不作另行通知。
19. WELEND 擁有對貸款審批及任何爭議之最終決定權。
20. 除有關貸款申請人及 WELEND 以外, 並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文, 或享有本條款及細則的任何條文下的利益。
21. 以上之條款及細則, 如中、英文兩個版本有任何抵觸或不相符之處, 應以英文版本為準。

Terms and Conditions for up to \$27,800 Reward (the “Promotion”)

1. The Promotion is valid from 9 December 2024 to 31 January 2025, both dates inclusive ("Promotion Period").
2. During the Promotion Period, selected customers who have successfully applied for and drawn down on the designated Personal Loan through www.MoneyHero.com.hk, the tenor being 24 months or above, and fulfils the below requirements (“Eligible Customers”) shall be enjoy up to total \$21,800 cash rebate (“Total Cash Rebate”).

Total Cash Rebate amount is determined by the loan disbursement amount as detailed below:

Drawdown amount (HK\$)	Cash Rebate (HK\$)	The additional Cash Rebate amount received by account holders of WeLab Bank Limited (“Additional Cash Rebate”) (HK\$)	Amount of Total Cash Rebate (HK\$)
>=\$120,001 - \$200,000	\$1,400	\$1,400	\$2,800
>=\$200,001 - \$300,000	\$6,800	\$3,000	\$9,800
>=\$300,001 - \$500,000	\$8,800	\$5,000	\$13,800
>=\$500,001 - \$600,000	\$10,800	\$7,000	\$17,800
>=\$600,001 - \$800,000	\$11,800	\$8,000	\$19,800
>=\$800,001	\$12,800	\$9,000	\$21,800

3. During the Promotion Period, selected customers who have successfully applied for and drawn down on the designated Personal Loan through www.MoneyHero.com.hk with a net applied loan amount of HK\$400,001 or above, the tenor being 36 months or above, and fulfils the below requirements (“Eligible Customers”) shall be enjoy up to HK\$6,000 travel voucher (“Gift”).

Total Gift amount is determined by the loan disbursement amount as detailed below:

Drawdown amount (HK\$)	Gift amount (HK\$)
>=\$400,001 - \$600,000	\$2,000
>=\$600,001 - \$800,000	\$4,000
>=\$800,001	\$6,000

4. The Promotion is subject to the terms and conditions of signed agreements for the loan application.

5. For the purposes of these Terms and Conditions, a “selected customer” means a customer who does not have any active loans with WELEND LIMITED (“WELEND”) at the time of making the loan application.
6. The Cash Rebate amount will be credited to Eligible Customers’ loan account directly on or before the fourth instalment due date for repayment. The Cash Rebate amount will be set-off against the instalment repayment or any fees and charges due. Customers must successfully set up direct debit authorization for repayment before the Cash Rebate amount that can be credited.
7. The Additional Cash Rebate Amount will only be credited to Eligible Customers’ valid bank core account (“WeLab Bank Account”) at WeLab Bank Limited (“WeLab Bank”). Customers must successfully set up a WeLab Bank Account before the Additional Cash Rebate amount that can be credited.
8. The Additional Cash Rebate Amount will be credited by WeLab Bank to Eligible Customers’ valid WeLab Bank Account on the fourth calendar month after the loan disbursement. For example, if you draw down a loan successfully on 15 September 2024, the Additional Cash Rebate amount will be credited into your WeLab Bank Account between 1 December 2024 to 31 December 2024. Personal information submitted to WELEND (for the purposes of the designated loan application) and WeLab Bank (for the purposes of WeLab Bank Account opening) must be the same, otherwise, WELEND and WeLab Bank reserves the right to revoke the respective cash rebates without further notice.
9. WeLab Bank is responsible for WeLab Bank Account opening and all WeLab Bank related matters. WELEND shall not be responsible or liable for any loss or damage of any kind incurred as a result of the use of the services or products of WeLab Bank. WELEND is further not responsible for any unsuccessful WeLab Bank Account opening or any failure to receive the Additional Cash Rebate Amount.
10. WeLab Bank’s decision as to whether a customer has successfully opened a WeLab Bank Account shall be final and conclusive. The application, opening of a WeLab Bank Account and/or all services and/or products offered by WeLab Bank are subject to WeLab Bank’s terms and conditions (including but not limited to the Account Terms).
11. In the case there are any questions relating to WeLab Bank Account opening or application status, customers can contact WeLab Bank customer service directly at 3898 6988.
12. WELEND is responsible for all loan related matters. WeLab Bank shall not be responsible or liable for any loss or damage of any kind incurred as a result of the use of the services or products of WELEND.
13. Redemption notification for the Gift and details of the redemption arrangement will be sent to eligible customers via SMS or email on or before 14 March 2025. Customers who have not received any redemption notification by this date shall notify WELEND by email by 21 March 2025; failing which, WELEND shall accept no

liability, whatsoever, for the lack of notification given to Customer for the redemption. Customers are required to follow the instructions on the redemption notification to redeem the Gift. All Gifts must be redeemed by the redemption deadline as stated in your redemption SMS or email. Eligible customers are required to present their original HKID and redemption notification to the redemption centre. Once the Gift is redeemed, it will not be reissued.

14. A Gift cannot be exchanged for other gifts, cash or cash equivalents, cannot be transferred to any third party. WELEND takes no responsibility whatsoever if the Gift cannot be redeemed due to false or incorrect information provided during the loan application.
15. Any Gift which is not redeemed by the redemption deadline for any reason shall be considered as forfeited and no refund will be allowed. The Gift redemption, use of the Gift, all procedures, terms, applicable fees or surcharge are bound by the Terms and Conditions of the Gift. WELEND shall not be liable for the product and services provided by the Gift's company, any issues arising from or relating to the Gift and its redemption.
16. If the application for the designated personal loan is made with any false, inaccurate, incomplete, inapplicable information or if the customer does not maintain a good loan account record, including but not limited to non-punctual repayment or has any unsatisfactory credit record with WELEND, without prejudice to any other rights and remedies available to WELEND, WELEND reserves the right to revoke the Cash Rebate without further notice. WELEND reserves the right to recover any costs incurred in relation thereto.
17. Each Eligible Customer is entitled to the Total Cash Rebate and Gift only once (Total Cash Rebate amount and Gift amount will be determined by the net loan amount drawn down) during the Promotion Period and may not enjoy this offer in conjunction with any other promotions offered by WELEND.
18. WELEND reserves the right to terminate and/or suspend the Promotion or modify its terms and conditions at any time without prior notice.
19. WELEND reserves its absolute right on any loan approval decision and any disputes.
20. No person other than the loan applicant and WELEND 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.
21. In the event of any inconsistencies between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.