

WeLab Bank 貸款優惠碼開戶回贈優惠條款及細則

[1] WeLab Bank 貸款優惠碼開戶回贈優惠條款及細則（「本優惠」）的優惠期為 2022 年 11 月 1 日至 2022 年 11 月 30 日（包括首尾兩日）（「優惠期」）。

[2] 優惠只適用於優惠期內以 WeLab Bank 客戶專屬“NL”字頭推薦碼成功於 Welab Bank Limited（匯立銀行有限公司）（「本行」或「我們」）開戶的新客戶（「你」或「你的」）。成為 WeLab Bank 的新客戶代表你在優惠期開始前的十二（12）個月內尚未終止和/或關閉你的 WeLab Bank 賬戶。

[3] 當你收到由本行電郵通知你開戶已完成，就代表你已經完成開戶程序並成功開戶。你將會收到 HKD 300 消費回贈作為開戶回贈（「開戶回贈」）。你收到通知電郵之日直至其後 30 個月曆日內所進行的所有合資格交易可獲得開戶回贈，上限為 HKD300。「合資格交易」為透過 WeLab Debit Card 進行之所有交易。

例子：如你於 2022 年 11 月 1 日收到通知電郵，你於 2022 年 11 月 1 日至 2022 年 11 月 30 日期間（包括首尾兩日）進行之合資格交易可享開戶回贈。

開戶回贈會於合資格交易期最後一天後的下一個曆月的 10 個工作天內，存入你的 WeLab Bank 核心賬戶。

[4] 於 WeLab Bank 開戶期間，你只能輸入一個推薦碼，並只能獲得該推薦碼對應的開戶獎賞。此優惠不可與其他推薦計劃一同使用。這代表你若在申請 WeLab Bank 開戶期間輸入任何其他優惠碼/推薦碼，你則不能獲得此開戶回贈。

[5] 除非我們另有規定，開戶回贈金額均不得轉讓、退還、交換或轉換為其他形式。

[6] 如果合資格交易以港元以外的貨幣進行，現金回贈將以相關匯率轉換後的港元為基礎進行計算。現金回贈金額將以四捨五入至仙位計算。

[7] 如果你在收到開戶回贈後一年內要求關閉你的戶口，我們保留權利在關閉你的戶口前收取有關開戶回贈金額、或以其他途徑收取有關開戶回贈金額而不另行通知。

[8] 我們保留有關你參與此優惠資格的最終決定權。我們的決定將具有決定性及約束力。

[9] 你同意並知悉在開戶回贈於適用的月份內轉入你的核心賬戶之前關閉核心賬戶，你將不能獲取開戶回贈。

[10] 如果我們認為你違反任何適用法律法規、欺詐、濫用和/或不遵守本優惠條款及細則，我們有權撤銷你參加本獎賞計劃的資格及/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，我們不會向你支付任何開戶回贈及/或我們有權從你的賬戶（包括但不限於你的核心帳戶）扣除我們已經支付的開戶回贈。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。

[11] 本優惠條款及細則應與我們的賬戶條款（「賬戶條款」）一起閱讀。如果本優惠條款及細則與賬戶條款不一致，則按以下順序進行：

(i) 本優惠條款及細則；及

(ii) 賬戶條款

[12] 除非另有定義，否則在我們的賬戶條款中的定義應與本優惠條款及細則具有相同含義。

[13] 我們保留隨時暫停、修訂或終止本優惠及以上條款及細則之權利，而毋須另行通知。若有任何爭議，我們保留最終決定權。

[14] 如本條款及細則之英文版本與中文版本如有任何分歧，概以英文版本為準。

WeLab Bank Loan Referral Code Account Opening Reward Offer Terms & Conditions

[1] The WeLab Bank Loan Referral Code Account Opening Reward Offer ("Offer") shall be valid from 1 November 2022 to 30 November 2022 (both dates inclusive) (the "Offer Period"), unless otherwise specified by us.

[2] The Offer is only applicable to new customers ("you" or "your") who have successfully opened a bank account at WeLab Bank Limited ("WeLab Bank", "we", "us" or "our") using the referral code with prefix "NL" within the Offer Period. To be a new WeLab Bank customer means you have not terminated and/or closed your WeLab Bank account in the twelve (12) months prior to the commencement of the Offer Period.

[3] An account opening is deemed to be successful only upon receiving a confirmation email from WeLab Bank indicating that the account opening request is approved and the account is set up. Within 30 calendar days from the date of the receiving the confirmation email ("Eligible Transaction Period"), you will be entitled to an account opening reward of HKD 300 spending rebate ("Account Opening Rebate"). The Account Opening Rebate is for all transactions made with your WeLab Debit Card ("Eligible Transactions"), capped at HKD 300 within the Eligible Transaction Period.

For example, if you receive the account opening confirmation email on 1 November 2022, your Eligible Transactions made between 1 November 2022 to 30 November 2022 (both dates inclusive) will be entitled to the Account Opening Rebate, both days inclusive.

The Account Opening Rebate will be credited into your WeLab Bank Core Account within 10 working days of the next calendar month of the end of your Eligible Transaction Period.

[4] You may only use one (1) referral code when opening a WeLab Bank account, and you will only be entitled to the Account Opening Rebate which corresponds with the referral code used. This Promotion cannot be used in conjunction with other referral programmes which means if you have input any other referral codes when you apply for your WeLab Bank account, then you are not entitled to the Account Opening Rebate under this Offer.

[5] The Account Opening Rebate cannot be transferred, returned, exchanged or converted into other form, unless otherwise specified by WeLab Bank.

[6] If the Eligible Transaction is made in a currency other than Hong Kong Dollars, the cash rebate will be calculated based on Hong Kong Dollars after conversion at the applicable exchange rate. The cash rebate amount will be rounded to the nearest cent.

[7] If you request to close your account within one year upon receiving the account opening reward, we have the right to deduct the equivalent credited amount from your account prior to the closing of account or collect the equivalent amount from you through any other means.

[8] Your eligibility to participate in this Offer is subject to our final approval at our absolute discretion. Our decision shall be conclusive and binding.

[9] You agree and acknowledge that you are not entitled to receive any Account Opening Rebate if you close your Core Account at any time before the reward is credited into your Core Account.

[10] 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(s) with us. We shall not credit the Account Opening Rebate or where the Account Opening Rebate has been credited, we reserve the right to debit the Account Opening Rebate from your Account(s) (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.

[11] These terms and conditions shall be read in connection with our Account Terms (the "Account Terms"). In the event of inconsistency between these terms and conditions, the Account Terms, the prevailing order shall be as follows:

(i) these terms and conditions; and

(ii) the Account Terms.

[12] Terms defined in our Account Terms shall have the same meanings when used herein, unless otherwise defined.

[13] We reserve the right to suspend, modify or terminate this Offer and/or amend these terms and conditions at any time. In the event of dispute, our decision shall be final, conclusive and binding.

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