

特選客戶尊享 WeLab Bank 定期存款「共肥」計劃條款及細則

1. WeLab Bank 定期存款「共肥」計劃（「推廣活動」）推廣期由 2024 年 3 月 26 日至 2024 年 4 月 30 日為止（包括首尾兩日）（「推廣期」）。
2. 本推廣活動只適用於推廣期內持有有效核心帳戶，並透過匯立銀行有限公司（「WeLab Bank」、「本行」或「我們」）直接通訊方式（如電郵、應用程式推送通知和/或應用程式內橫幅）收到本推廣活動資訊的特選客戶（「合資格客戶」）（我們擁有最終決定權）。合資格客戶參加本推廣活動即代表接受本條款及細則。
3. 在推廣期間，合資格客戶（「推薦人」）成功推薦薦友（「薦友」的定義見下文）使用推薦人的專屬推薦碼（以「FP」作首兩字的推薦碼）成功開立 WeLab Bank 銀行核心帳戶，薦友並於推廣期內設立存款期為 6 個月或以上之 GoSave 2.0 定期存款達以下指定累積金額（「成功推薦」），推薦人可就每次成功推薦獲得現金獎賞（「薦友獎賞」）。
 - a. 當一位薦友於推廣期內成功設立 6 個月或以上之 GoSave 2.0 定期存款累積金額達 HK\$100,000，推薦人可享 HK\$300 現金獎賞；或
 - b. 當一位薦友於推廣期內成功設立 6 個月或以上之 GoSave 2.0 定期存款累積金額達 HK\$250,000，推薦人可享 HK\$500 現金獎賞
4. 「薦友」之定義：薦友須為 WeLab Bank 的新客戶。成為 WeLab Bank 的新客戶代表客戶在推廣期開始前的十二（12）個月內尚未終止和 / 或關閉其 WeLab Bank 帳戶。於 WeLab Bank 開戶期間，新客戶只能輸入一個推薦碼，並只能獲得其首次輸入的推薦碼對應的開戶獎賞。除非另有規定，此優惠不可與其他推廣一同使用（WeLab Bank 私人貸款「R Friends 大薦」計劃除外）。
5. 薦友獎賞將於 2024 年 5 月 31 日或之前存入推薦人的核心帳戶。
6. 每位推薦人只可以就每位成功滿足第 3a 或 3b 條所規定條件的薦友獲得一次的薦友獎賞。如推薦人推薦多於一位成功滿足第 3a 或 3b 條所規定條件的薦友，則其現金獎賞之金額等於薦友獎賞乘以成功滿足第 3a 或 3b 條所規定條件的薦友數量（請參見以下示例以進行說明）。每位推薦人最多只可就本推廣活動獲一共 HK\$88,000 薦友獎賞。

例子 1:

一位薦友於 3 月 11 日成功開立核心帳戶並成功設立 HK\$80,000 之 GoSave 2.0 定期存款，於 3 月 12 日再設立另一個 HK\$40,000 之 GoSave 2.0 定期存款。而直至推廣期完結，該薦友並沒有再存入其他金額。由於薦友於推廣期內之總 GoSave 2.0 定期存款累積金額為 HK\$120,000，推薦人可享 HK\$300 現金獎賞。

例子 2:

於推廣期內，薦友 A 成功開立核心帳戶並成功設立 HK\$100,000 之 GoSave 2.0 定期存款，而薦友 B 及薦友 C 亦各自成功開立核心帳戶並各自成功設立 HK\$250,000 之 GoSave 2.0 定期存款。推薦人可享 HK\$300 現金獎賞（薦友 A 之成功推薦）及 HK\$1,000（即 HK\$500 x 2）現金獎賞（薦友 B 和薦友 C 之成功推薦），總共 HK\$1,300 現金獎賞。

例子 3:

於推廣期內，薦友 A 成功開立核心賬戶並成功設立 HK\$80,000 之 GoSave 2.0 定期存款，而薦友 B 成功開立核心賬戶並成功設立 HK\$200,000 之 GoSave 2.0 定期存款。由於薦友 A 未有達到 HK\$100,000 的最低存款要求，推薦人只可享 HK\$300 現金獎賞（薦友 B 之成功推薦）。

7. 薦友獎賞名額有限，先到先得，額滿即止。
8. 推薦人同意並知悉在獎賞轉入其核心賬戶之前關閉核心賬戶，推薦人將不能獲取獎賞。
9. 如果推薦人在收到薦友獎賞後一年內要求關閉其核心戶口，我們保留權利在關閉推薦人的戶口前收取有關獎賞金額、或以其他途徑收取有關獎賞金額而不另行通知。
10. 推薦人同意並知悉如推薦自己作為薦友，將不能獲取獎賞。
11. WeLab Bank 不會在推薦過程中收集薦友的個人資料。
12. WeLab Bank 可能會不時限制或更改有關薦友的定義、最高獎賞金額及薦友獎賞金額。
13. 對於推薦人及 / 或薦友是否符合參與本推廣活動的資格，我們擁有最終決定權。本行決定為最終決定並具約束力。
14. 除非我們另有規定，推薦獎賞不得轉讓、退還、交換或轉換為其他形式。
15. 如果我們認為推薦人及 / 或薦友違反任何適用法律法規、欺詐、濫用和 / 或不遵守本推廣活動條款及細則，我們有權撤銷推薦人及 / 或薦友參加本推廣活動的資格及 / 或暫停或終止推薦人及 / 或薦友於本行的任何或所有賬戶。在不作另行通知的情況下，我們不會向推薦人及 / 或薦友發放任何獎賞及 / 或我們有權從推薦人及 / 或薦友的賬戶（包括但不限於核心賬戶）扣除我們已經發放的獎賞。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。
16. 我們保留隨時暫停、修改或終止本推廣活動和 / 或修改這些條款及細則的權利而恕不另行通知。如有任何爭議，本行決定為最終決定並具約束力。
17. 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。若本條款及條件與帳戶條款及理財服務條款不一致，則依下列順序進行：
 - (i) 本條款及細則；
 - (ii) GoSave 2.0 定期存款服務條款；
 - (iii) 賬戶條款。
18. 中英文版本之內容如有任何歧義，在任何情況下概以英文版本為準。

GoSave 2.0 定期存款是符合香港的存款保障計劃保障資格的存款。匯立銀行有限公司是香港的存款保障計劃的成員。本銀行接受的合資格存款受存保計劃保障，最高保障額為每名存款人 HK\$500,000。

生效日期：2024 年 3 月 26 日

Exclusive to selected customers - WeLab Bank Time Deposit Referral Rewards Program Terms and Conditions

1. The WeLab Bank Time Deposit Referral Rewards Program ("**Campaign**") shall be valid from 26 March 2024 to 30 April 2024 (both dates inclusive) ("**Campaign Period**") unless otherwise specified by us.
2. The Campaign is only applicable to selected customers who holds a valid Core Account with us and have received communications via eDM, app push notifications and/or in-app banners for this Campaign from WeLab Bank Limited ("**WeLab Bank**", "**we**", "**us**" or "**our**") within the Campaign Period ("**Eligible Customer**"). Eligible Customers are deemed to accept these Terms and Conditions by participating in this Campaign.
3. During the Campaign Period, Eligible Customer ("**Referrer**") can enjoy cash reward ("**Referral Reward**") if the Referrer has successfully referred a Referee (defined as below) to open a WeLab Bank Core Account with Referrer's designated referral code (with "FP" prefix) and set up GoSave 2.0 Time Deposit for 6-month tenor or above and designated accumulated amount as follows ("**Successful Referral**"):
 - a. Referrer can enjoy HK\$300 cash reward when a Referee successfully sets up 6-month tenor or above GoSave 2.0 Time Deposit with accumulated amount of HK\$100,000 during the Campaign Period; or
 - b. Referrer can enjoy HK\$500 cash reward when a Referee successfully sets up 6-month tenor or above GoSave 2.0 Time Deposit with accumulated amount of HK\$250,000 during the Campaign Period.
4. Definition of Referee: The Referee must be a new WeLab Bank customer. To be a new WeLab Bank customer means a customer who has not terminated and/or closed his/her WeLab Bank account in the twelve (12) months prior to the commencement of the Campaign Period. The new WeLab Bank customer may only use one (1) referral code when opening a WeLab Bank account, and the new customer will only be entitled to the Campaign which corresponds with the referral code he/she has first used for account opening. Unless otherwise specified by WeLab Bank, this Campaign cannot be used in conjunction with other programmes (except WeLab Bank Personal Loan "R-Friend Referral" Campaign).
5. The Referral Reward will be credited into the Referrer's Core Account on or before 31 May 2024.
6. Each Referrer can only enjoy Referral Reward once for each Referee who successfully fulfilled the criteria as set out in either Clause 3a or 3b above. If a Referrer refers more than one Referee who successfully fulfilled the criteria as set out in either Clause 3a or 3b above, then he/she can enjoy cash reward of an amount equal to Referral Reward multiplied by the respective number of such Referee who fulfilled either Clause 3a or 3b (see below examples for illustration). In any event, a Referrer can only enjoy a maximum of HK\$88,000 in total as Referral Reward under this Campaign.

Example 1:

A Referee successfully opens a Core Account and successfully set up a GoSave 2.0 Time Deposit for HK\$80,000 on 11 March, and further set up another GoSave 2.0 Time Deposit for HK\$40,000 on 12 Mar. No further deposit was made until the end of Campaign Period. As the total GoSave 2.0 Time Deposit amount accumulated during the Campaign Period is HK\$120,000, the Referrer can get HK\$300 cash rewards.

Example 2:

During the Campaign Period, Referee A successfully opens a Core Account and successfully set up a GoSave 2.0 Time Deposit for HK\$100,000, while Referee B and Referee C each opens a Core Account and successfully set up a GoSave 2.0 Time Deposit for HK\$250,000. The Referrer can get HK\$300 for successful referral of Referee A and HK\$1,000 (i.e. HK\$500 x 2) for successful referral of Referee B and Referee C, which is a total of HK\$1,300 cash rewards.

Example 3:

During the Campaign Period, Referee A successfully opens a Core Account and successfully set up a GoSave 2.0 Time Deposit for HK\$80,000, while Referee B opens a Core Account and successfully set up a GoSave 2.0 Time Deposit for HK\$200,000. The Referrer can only receive HK\$300 for successful referral of Referee B since the case of Referee A does not meet the minimum requirement of HK\$100,000 deposit amount.

7. The Referral Reward is available on a first-come, first-served basis with limited quota.
8. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer closes the Core Account at any time before the rewards are credited into the Core Account.
9. If the Referrer requests to close the Core Account within one year upon receiving the Referral Reward, we have the right to deduct the equivalent credited amount from the Referrer's account prior to the closing of account or collect the equivalent amount from the Referrer through any other means without notice.
10. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer refer himself/herself as Referee.
11. WeLab Bank will not collect any personal data of the Referee upon the referral.
12. WeLab Bank may, from time to time, impose restrictions and changes on the definition of Referee, maximum referral rewards and amount of Referral Reward.
13. The eligibility of the Referrer and the Referee to participate in this Campaign is subject to our final approval at our absolute discretion. Our decision shall be conclusive and binding.
14. The Referral Reward cannot be transferred, returned, exchanged or converted into other form, unless otherwise specified by us.
15. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by the Referrer and/or Referee (as determined at our sole discretion) will result in forfeiture of the Referrer and/or Referee's eligibility to participate in the Campaign and/or suspension or termination of all or any of the Referrer's and/or Referee's Account with us. We shall not credit the reward amount or where the cash reward amount has been credited, we reserve the right to debit the Rewards from the Referrer's and/or Referee's Account (including but not limited to the Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.
16. We reserve the right to suspend, modify or terminate this Campaign and/or amend these Campaign Terms and Conditions at any time. In the event of dispute, our decision shall be final, conclusive and binding.
17. These Terms and Conditions shall be read in connection with our Account Terms and GoSave 2.0 Time Deposit Terms and Conditions. Terms defined in our Account Terms or GoSave 2.0 Time Deposit Terms and Conditions 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 GoSave 2.0 Time Deposit Terms and Conditions, the prevailing order shall be as follows:
 - (i) these terms and conditions; and
 - (ii) the GoSave 2.0 Time Deposit Terms and Conditions; and
 - (iii) the Account Terms.
18. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

GoSave 2.0 Time Deposit is a deposit qualified for protection under the Deposit Protection Scheme in Hong Kong. WeLab Bank Limited is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by this Bank are protected by the Scheme up to a limit of HK\$500,000 per depositor.

Effective date: 26 March 2024