

## **WeLab Bank "Gift" You Books and Interests Rewards Program Terms and Conditions**

1. The following capitalized terms used in these Terms and Conditions have the following meanings, unless the context otherwise requires:

**"Campaign"** means this WeLab Bank "Gift" You Books and Interests Rewards Program.

**"Campaign Period"** means the period from 9 September 2024 to 31 December 2024 (both dates inclusive).

**"Core Account"** means the primary WeLab Bank account opened with WeLab Bank Limited (**"WeLab Bank"**, **"we"**, **"us"** or **"our"**) and has the same meaning as used in the "Account Terms".

**"Date of Successful Core Account Opening"** means the date on which an Eligible New Customer receives WeLab Bank's email notifying successful Core Account opening.

**"Eligible New Customer" ("You" or "Your")** means an individual who (i) has opened a WeLab Bank Core Account successfully using a designated share / referral code (including but not limited to the Referrer under clause 3 of Exclusive to selected users - WeLab Bank "Sharing Rewards Program - Up to HKD5,000 Rewards" Terms and Conditions, and the designated referral code published on our social media platforms) during the period from 9 September 2024 to 30 November 2024; (ii) has not held any WeLab Bank account in the preceding twelve (12) months of 9 September 2024.

2. Eligible New Customer can only use one designated referral code when opening a Core Account. The specific offer entitlement will depend on the referral code used.
3. The Offers or alternative gift (where applicable) cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by WeLab Bank.
4. Your eligibility to participate in the Campaign and any Offers is subject to the final approval at the absolute discretion of WeLab Bank.
5. WeLab Bank reserve the right to suspend, modify or terminate this Campaign in whole or in part and/or amend these terms and conditions at any time without prior notice. In the event of dispute, the decision of WeLab Bank and Merchant shall be final, conclusive and binding. WeLab Bank accepts no liability for any such change or termination.
6. In the event of any dispute arising from this Campaign, the decision of WeLab Bank shall be final and conclusive.
7. WeLab Bank has the sole and absolute discretion in determining a person's eligibility to receive the Offers or Cash Rebate. If the Bank discovers at any time, whether after or during the Campaign Period, that any person has failed to comply with these terms and conditions, the Bank is entitled to disqualify the person from participating in this Campaign, any Offers and receiving the Cash Rebate.
8. 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 Campaign and entitle to the Offers or Cash Rebate and/or suspension or termination of all or any of your Account with us. We shall not reward the Offers or Cash Rebate or where the Offers or Cash Rebate has been rewarded, WeLab Bank reserves the right to debit the equivalent 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.
9. WeLab Bank shall not be liable for any damages, losses, claims, costs or proceedings incurred or suffered by the you as a result of your participation of the Campaign.

10. These terms and conditions shall be read in connection with WeLab Bank's Account Terms (the "**Account Terms**"). In the event of inconsistency between these terms and conditions and the Account Terms, the prevailing order shall be as follows:
  - (i) these terms and conditions; and
  - (ii) the Account Terms.
11. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and each Eligible Customer submits to the exclusive jurisdiction of the courts of Hong Kong.
12. These Terms and Conditions are subject to prevailing regulatory requirements.
13. Terms defined in our Account Terms shall have the same meanings when used herein, unless otherwise defined.
14. In case of any discrepancy between the English and Chinese versions of the terms and conditions, the English version shall prevail.

#### **Offer 1 – GoSave 2.0 Amazing Deposit Rate of 4% p.a.**

15. Eligible New Customer can set up a designated GoSave 2.0 Time Deposit in 30 days from the Date of Successful Core Account Opening with the following features ("**Designated GoSave 2.0**"). For the avoidance of doubt, the last date of Successful Core Account Opening is 30 November 2024 and the last Designated GoSave 2.0 set up date is 31 December 2024:
  - 3-month tenor at 4% p.a. interest rate
  - Maximum principal amount of HKD50,000
16. Each Eligible New Customer can set up only one Designated GoSave 2.0.
17. The Designated GoSave 2.0 will be shown in the App within 2 business days after the Date of Successful Core Account Opening.
18. The applicable tenor of each GoSave 2.0 Time Deposit and interest rate shall be in accordance with the Tenor shown in our App at the time each GoSave 2.0 Time Deposit is made available.
19. This offer cannot be used in conjunction with other Time Deposit offers, discounts or campaigns provided under other campaigns.

#### **Offer 2 – Debit Card Bookstore Spending Cash rebate**

20. The Offer is applicable to you who made an Eligible Transaction with the WeLab Debit Card during the Campaign Period.
21. "**Eligible Transactions**" refers to Eligible Retail Transactions made at all local bookstores outlet, except for transactions made with merchants with merchant codes which are not local bookstore category as defined by, Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank from time to time, online retail transactions, transactions made in department stores, or individual merchants with merchant codes not defined by the acquiring banks as appropriate merchant codes of the relevant business, or any unauthorized transactions. It also excludes any digital wallet transactions, except Apple Pay.
22. During the Campaign Period, if you use the WeLab Debit Card to make Eligible Transaction with a single net purchase amount of HKD300 or above, you can enjoy a Cash Rebate of HKD50. For all circumstances, the maximum amount of Cash Rebate you can earn from this Offer during the campaign period is HKD50.
23. This Offer is subject to a quota cap of 2,000 on a first-come-first-served basis while quota last.

24. This Offer cannot be used in conjunction with any other offers unless otherwise specified in the terms and conditions of such other offers.
25. The Cash Rebate will be calculated based on the check-out amount. The Cash Rebate will be credited into your Core Account within 15 working days of the next calendar month after the Campaign Period. Your Core Account should remain valid and in good standing when the relevant Cash Rebate is credited.
26. You agree and acknowledge that the quota for this Offer will be used up anytime during the Campaign Period without prior notice.
27. You agree and acknowledge that you are not entitled to receive any Cash Rebate amount if (i) the quota for this Offer has been used up when you conduct the Eligible Transaction and/ or (ii) you close your Core Account at any time before the Cash Rebate amount is credited to your Core Account in the applicable calendar month.
28. The decision of WeLab Bank as to what constitutes an ineligible or Eligible Transaction (as the case may be) shall be final and conclusive.
29. Ineligible transactions, shall include but are not limited to the unposted, cancelled, reversed and/or refunded transactions, in whole or in part. WeLab Bank may add to, or remove from, the list of ineligible transactions from time to time at the sole discretion of WeLab Bank.
30. If you have subsequently cancelled or reversed any transactions (in full or partial amount) in respect of which Cash Rebate amount has been credited to your Core Account, we reserve the right to debit (i) the respective Cash Rebate amount and (ii) any Cash Rebate difference directly from your Core Account without prior notice.
31. You must keep the original order slips of the posted transactions from Merchant. WeLab Bank reserves the right to request you to provide the relevant original order slips for verification. All sales order slips submitted to WeLab Bank will not be returned.
32. All products, services and information related to the transactions are directly sold and supplied to Cardholders by related merchants who are solely responsible for all related obligations and liabilities.
33. Eligible Retail Transactions and eligible merchant codes shall be determined respectively at the sole and absolute discretion of WeLab Bank. WeLab Bank has no obligation to clarify which transactions are eligible for the rebate before the transactions are made.