

「賬戶條款」的修訂通知 (「通知」)

匯立銀行有限公司 (「WeLab Bank」或「我們」) 謹此通知你, 我們現就賬戶條款下“保安措施”, “定義及釋義”和銀行卡服務條款作出修訂, 並將由 **2024年8月6日**起生效 (「生效日期」)。請細閱以下內容, 以助你了解所修訂的內容及其對你的意義。

賬戶條款下“保安措施”, “定義及釋義”和銀行卡服務條款及細則的修訂如下:

項目	條款之修訂摘要	相關條款及附錄
1	<p>修訂「個人辨認號碼」的定義並以「認證因素」所取代</p> <ul style="list-style-type: none">「個人辨認號碼」將會以「認證因素」所取代「認證因素」將會包括「扣賬卡個人辨認號碼」及「軟令牌」	<ul style="list-style-type: none">賬戶條款第 1 部中第 13 條 “保安措施” 和第 21 條 “定義及釋義” 中提及「個人辨認號碼」的相關賬戶條款及;賬戶條款第 2 部中第 2C 節銀行卡服務之部中第 1.3 條(a), (b) (iii), (c)(i) (ii) (iii) (iii) (iv) (v), (d)(i), (e), (f)(ii), (g)(ii)(iii)項
2	<p>補充你需在發現你的賬戶有異常或可疑交易後, 應盡快通知我們的責任</p>	<ul style="list-style-type: none">賬戶條款第 1 部中第 13 條(g)項
3	<p>補充你需告知我們你最新聯繫詳情的責任, 並說明你最新聯繫詳情將用於接收我們向你發送</p>	<ul style="list-style-type: none">賬戶條款第 1 部中第 13 條(h)項

	的重要通知 (例如用於網上付款的短訊及電郵通知)	<ul style="list-style-type: none"> • 賬戶條款第 2 部中第 2C 節銀行卡服務之 1.3 (b)(iv) 項
4	補充你明白採用生物識別憑證、軟令牌或裝置綁定作為進行相關交易 (例如非接觸式流動支付) 的認證因素之一所涉及的風險，以及確保裝置和認證因素安全的相關保護措施	<ul style="list-style-type: none"> • 賬戶條款第 1 部中第 13 條(i)項 • 賬戶條款第 2 部中第 2C 節銀行卡服務之 1.3 (c)(vi) 項
5	<p>修訂有關就你保護扣賬卡, 扣賬卡資料和認證因素的責任以及當扣賬卡, 扣賬卡資料和認證因素已遭或懷疑泄露情況下, 我們及你的相應處理和責任。</p> <p><u>修訂前:</u></p> <p>1.3(b)(iii) 不應將扣賬卡借予他人或告知他人你的個人辨認號碼</p> <p>1.3(d)(i) 你的個人辨認號碼遭任何未經授權人士披露或使用；</p> <p>1.3(d)(iii) 你的扣賬卡遺失或遭竊</p> <p>1.3(e)若你的扣賬卡遺失或遭竊，而你並無欺詐或嚴重疏忽行為及已遵守本節所載的程式，則你於我們接獲你扣賬卡遺失或遭竊的通知前須承擔的責任上限為 500 港元。</p> <p>1.3(f)(ii) 於我們接獲適當通知，獲知扣賬卡及 / 或個人辨認號碼遺失或遭竊或被他人知悉個人辨認號碼後發生的一切未經你授權的交易；</p> <p>1.3(g)(ii) 在獲知扣賬卡遺失、遭竊或個人辨認號碼被披露予未經授權人士後，未能於合理實際可行情況下盡快通知我們；</p>	<ul style="list-style-type: none"> • 賬戶條款第 2 部中 2C 節銀行卡服務之 1.3 (b)(iii), (d)(i), (d)(iii), (e), (f)(ii), 1.3(g)(ii)(iii) 項

1.3(g)(iii) 未能遵守保安措施或遵循你於本節項下的責任或我們不時就扣賬卡及個人辨認號碼的安全及保安作出的其他建議。

修訂後:

1.3(b)(iii)不應將扣賬卡借予他人或告知他人你的個人辨認號碼或其他資料；

1.3(d)(i) 你的認證因素或扣賬卡資料遭任何未經授權人士披露或使用；

1.3(d)(iii) 你的扣賬卡及 / 或認證因素遺失或遭竊或認證因素或扣賬卡資料遭泄露

1.3(e)若你的扣賬卡，認證因素及 / 或扣賬卡資料遺失或遭竊，而你並無欺詐或嚴重疏忽行為及已遵守本節所載的程序，則你於我們接獲你扣賬卡遺失或遭竊(或你的認證因素或扣賬卡資料遭泄露)的通知前須承擔的責任上限為500 港元。

1.3(f)(ii) 於我們接獲適當通知，獲知扣賬卡及 / 或認證因素遺失或遭竊或認證因素及 / 或扣賬卡資料後發生的一切未經你授權的交易；

1.3(g)(ii) 在獲知扣賬卡及 / 或認證因素遺失、遭竊或認證因素及 / 或扣賬卡資料被披露予未經授權人士後，未能於合理實際可行情況下盡快通知我們；或

1.3(g)(iii) 未能遵守保安措施或遵循你於本節項下的責任或我們不時就扣賬卡, 扣賬卡資料及認證因素的安全及保安作出的其他建議。

6	新增當你知悉或懷疑你的扣賬卡有異常或可疑交易後，你應立即通知我們的責任	<ul style="list-style-type: none">賬戶條款第 2 部中 2C 節 銀行卡服務之 1.3 (d)(iv) 項
7	其它輕微修訂 (詳情請參閱以下連結中的修訂後的「賬戶服務條款」)	

你可點擊[此](#)預覽經修訂的「賬戶服務條款」供參閱。

請注意，如你在條款修訂生效日期或之後繼續持有 WeLab 銀行賬戶，經修訂的賬戶條款將對您具有約束力。如果你不接受載於本通知的修訂，我們可能無法繼續向你提供“賬戶條款”項下預期的服務。

於修訂生效日起，你亦可以在 WeLab Bank App 和 WeLab Bank 網站中「下載文件」>「一般文件」找到修訂後的「賬戶條款」或請點擊[此](#)處下載本通知。而現有的賬戶條款將從 2024 年 8 月 6 日起不再有效，如你希望查閱修訂前的版本你亦可以在 WeLab Bank App 和 WeLab Bank 網站中下載。

如果你有任何疑問或你想終止任何你的賬戶，請致電客戶服務熱線+852 3898 6988 或電郵至 wecare@welab.bank 與我們聯繫。

如本通知的中英文版有任何歧異，一概以英文版本為準。

WeLab Bank 謹啟

2024 年 6 月 6 日



Notice of Changes to “Account Terms” (“Notice”)

WeLab Bank Limited (**“WeLab Bank”, “we”, “our”, “us”**) would like to notify you about the amendment of the changes on Security protection, Definitions and interpretation and Card Services under the Account Terms, which will take effect from 06 AUG 2024 (**“Terms Amendment Effective Date”**). Please read the following carefully to help you understand what has been revised and what it means to you.

The terms and conditions for Security protection, Definitions and interpretation and Card Services under the Account Terms are amended as follows:

Item	Summary of Revised Clause(s)	Related Clause(s) / Appendix
1	Revised the definition of “PIN” and replaced by “Authentication Factors” <ul style="list-style-type: none"> • Replace “PIN” with “Authentication Factors” • “Authentication Factors” will include “Debit Card Personal Identification Number” and “Soft-token” 	<ul style="list-style-type: none"> • Relevant clauses under Clause 13 “Security protection” and Clause 21 “Definitions and interpretation” of “Part 1- Terms and Conditions for Accounts and Services” which has mentioned “PIN”; and • Clause 1.3(a), (b) (iii), (c)(i) (ii) (iii) (v) (v), (d)(i), (f)(ii) (g)(ii)(iii) under “Section 2C Card Services” of “Part 2- Terms and Conditions for Accounts and Services”
2	Added new clauses to supplement your responsibility for notifying us as soon as practicable after you identify unusual or suspicious transactions on your Account(s);	<ul style="list-style-type: none"> • Clause 13.1(g) of “Part 1- Terms and Conditions for Accounts and Services”
3	Added new clauses to supplement your responsibility for informing us of your most up-to-date contact details for the purpose of receiving important notifications from us (for example, SMS and email notifications for online payments)	<ul style="list-style-type: none"> • Clause 13.1(h) of “Part 1- Terms and Conditions for Accounts and Services”

		<ul style="list-style-type: none"> • Clause 1.3(b)(iv) of “Part 2-Terms and Conditions for Accounts and Services”
4	<p>Added new clauses to supplement your responsibility for understanding the associated risk with the adoption of biometric, soft token or device binding as one of the Authentication Factors used for initiating relevant transactions and the relevant protection measures to secure the Devices and Authentication Factors</p>	<ul style="list-style-type: none"> • Clause 13.1(i) – (p) of “Part 1-Terms and Conditions for Accounts and Services” • Clause 1.3(c)(vi) of “Part 2-Terms and Conditions for Accounts and Services”
5	<p>Revised our corresponding procedures and your responsibility on protecting Debit Card, Debit Card information and Authentication Factors when the Debit Card or Authentication Factors have been stolen or lost or Authentication Factors or your card information has been compromised or potentially compromised.</p> <p><u>Before Revision:</u></p> <p>1.3(b)(iii) never lend the Debit Card to anybody or tell anyone your PIN</p> <p>1.3(d)(i) your PIN has been disclosed or used by any unauthorised person;</p> <p>1.3(d)(iii) your Debit Card is lost or stolen</p> <p>1.3(e) If your Debit Card is lost or stolen and you have not acted fraudulently or with gross negligence, and have complied with the procedures set out under this Section, your liability prior to us receiving notification of your lost or stolen Debit Card is limited to HKD500</p> <p>1.3(f)(ii) all transactions not authorised by you after we have been given adequate notification that the Debit Card and / or PIN has been lost or stolen or when someone else knows the PIN;</p> <p>1.3(g)(ii) failed to inform us as soon as reasonably practicable after becoming aware that the Debit Card has been lost, stolen or the PIN has been disclosed to an unauthorised person; or</p> <p>1.3(g)(iii) failed to follow the safeguards or comply with your obligations under this Section or other</p>	<ul style="list-style-type: none"> • Clause 1.3(d)(i), (d)(iii), (e), (f)(ii), (g)(ii), (g)(iii) under “Section 2C Card Services” of “Part 2-Terms and Conditions for Accounts and Services”

	<p>recommendations of us from time to time regarding the safety and security of the Debit Card and the PIN</p> <p><u>After Revision:</u></p> <p>1.3(b)(iii) never lend the Debit Card to anybody or tell anyone your Debit Card personal identification number (PIN) or other details; and</p> <p>1.3(d)(i) your Authentication Factors or Debit Card information had been disclosed or used by any unauthorised person;</p> <p>1.3(d)(iii) your Debit Card and/or Authentication Factor has been lost or stolen or your Authentication Factor or Debit Card information has been compromised.</p> <p>1.3(e) If your Debit Card and/or Authentication Factor has been lost or stolen or your Authentication Factor or Debit Card information has been compromised, and you have not acted fraudulently or with gross negligence, and have complied with the procedures set out under this Section after having found that your Debit Card/Authentication Factor has been lost or stolen (or your Authentication Factor or Debit Card information has been compromised), your liability prior to us receiving notification of your lost or stolen Debit Card or notification of such compromise of Authentication Factor or Debit Card information is limited to HKD500.</p> <p>1.3(f)(ii) all transactions not authorised by you after we have been given adequate notification that the Debit Card and / or Authentication Factors has been lost, stolen or Authentication Factors or Debit Card information has been compromised;</p> <p>1.3(g)(ii) failed to inform us as soon as reasonably practicable after becoming aware that the Debit Card has been lost, stolen or the Authentication Factors or Debit Card information had been disclosed to an unauthorised person; or</p> <p>1.3(g)(iii) failed to follow the safeguards or comply with your obligations under this Section or other</p>	
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	recommendations of us from time to time regarding the safety and security of the Debit Card, Debit Card information and the Authentication Factors.	
6	Add a new responsibility on notifying us as soon as possible when you know or suspect any unusual or suspicious transactions on your Debit Card	<ul style="list-style-type: none"> • Clause 1.3(d)(iv) under “Section 2C Card Services” of “Part 2-Terms and Conditions for Accounts and Services”
7	Other minor changes (please refer to the updated “Account Terms” via the link below for details)	

Please click [here](#) for the revised Account Terms for reference.

Please note that the revised Account Terms shall be binding on you if you continue to maintain a WeLab Bank account on or after the Terms Amendment Effective Date.

Please also note that we may not be able to continue providing the services contemplated under the “Account Terms” to you if you do not accept the changes set out in this Notice. If you do not accept the changes, you have the right to terminate your account(s) in accordance with the relevant clauses under the “Account Terms” before the Terms Amendment Effective Date.

From the Terms Amendment Effective Date, any references to the “Account Terms” in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised “Account Terms”. You may find the revised “Account Terms” in the WeLab Bank App and on the WeLab Bank website with the selection of “Legal Bits” > “Download Documents” > “Account Terms”. Please click [here](#) to download this Notice.

If you would like to access the prevailing version of Account Terms, which will no longer be valid from 06 AUG 2024, it is available at our website and app. You may access and download a copy for future reference before that if necessary.

If you have any questions, or should you wish to terminate any of your account(s), please contact our Customer Service Hotline at +852 3898 6988 or email us at wecare@welab.bank.

If there are any discrepancies between the English and Chinese versions of this Notice, the English version shall prevail.

WeLab Bank Limited

06 JUN 2024

「账户条款」的修订通知 (「通知」)

汇立银行有限公司 (「WeLab Bank」或「我们」) 谨此通知你, 我们就账户条款下 “ 保安措施”, “定义及释义” 和银行卡服务条款及细则作出修订, 并将由 2024 年 6 月 6 日起生效 (「生效日期」)。请细阅以下内容, 以助你了解所修订的内容及其对你的意义。

账户条款下“保安措施”, “定义及释义”和银行卡服务条款及细则的修订如下:

项目	条款之修订摘要	条款之修订摘要
1	修订「个人辨认号码」的定义并以「认证因素」所取代 <ul style="list-style-type: none"> 「个人辨认号码」将会以「认证因素」所取代 「认证因素」将会包括「扣账卡密码」及「软令牌」 	<ul style="list-style-type: none"> 账户条款第 1 部中第 13 条“保安措施”和第 21 条“定义及释义”中提及「个人辨认号码」的相关账户条款及; 账户条款第 2 部中第 2C 节银行卡服务之部中第 1.3 条(a), (b) (iii), (c)(i) (ii) (iii) (iiii) (iv) (v), (d)(i), (e), (f)(ii), (g)(ii)(iii)项
2	补充你需在发现你的账户有异常或可疑交易后, 应尽快通知我们的责任	<ul style="list-style-type: none"> 账户条款第 1 部中第 13 条(g)项
3	补充你需告知我们你最新联系详情的责任, 并说明你最新联系详情将用于接收我们向你发送的重要通知 (例如用于网上付款的短讯及电邮通知)	<ul style="list-style-type: none"> 账户条款第 1 部中第 13 条(h)项 账户条款第 2 部中第 2C 节银行卡服务之 1.3 (b)(iv) 项
4	补充你明白采用生物识别凭证、软令牌或装置绑定作为进行相关交易 (例如非接触式流动支付) 的认证因素之一所涉及的风	<ul style="list-style-type: none"> 账户条款第 1 部中第 13 条(i)项

	<p>险，以及确保装置和认证因素安全的相关保护措施</p>	<ul style="list-style-type: none"> • 账户条款第 2 部中第 2C 节银行卡服务之 1.3 (c)(vi) 项
<p>5</p>	<p>修订有关你就保护扣账卡, 扣账卡资料和认证因素的责任以及扣账卡, 扣账卡资料和认证因素已遭或怀疑泄露情况下, 我们及你的相应处理和责任。</p> <p><u>修订前:</u></p> <p>1.3(b)(iii) 不应将扣账卡借予他人或告知他人你的个人辨认号码</p> <p>1.3(d)(i) 你的个人辨认号码遭任何未经授权人士披露或使用；</p> <p>1.3(d)(iii) 你的扣账卡遗失或遭窃</p> <p>1.3(e) 若你的扣账卡遗失或遭窃，而你并无欺诈或严重疏忽行为及已遵守本节所载的程式，则你于我们接获你扣账卡遗失或遭窃的通知前须承担的责任上限为 500 港元。</p> <p>1.3(f)(ii) 于我们接获适当通知，获知扣账卡及 / 或个人辨认号码遗失或遭窃或被他人知悉个人辨认号码后发生的一切未经你授权的交易；</p> <p>1.3(g)(ii) 在获知扣账卡遗失、遭窃或个人辨认号码被披露予未经授权人士后，未能于合理实际可行情况下尽快通知我们；或</p> <p>1.3(g)(iii) 未能遵守保安措施或遵循你于本节项下的责任或我们不时就扣账卡及个人辨认号码的安全及保安作出的其他建议。</p>	<ul style="list-style-type: none"> • 账户条款第 2 部中 2C 节银行卡服务之 1.3 (b)(iii), (d)(i), (d)(iii), (e), (f)(ii), 1.3(g)(ii), (g)(iii) 项

	<p><u>修订后:</u></p> <p>1.3(b)(iii) <u>不应将扣账卡借予他人或告知他人你的个人辨认号码或其他资料；</u></p> <p>1.3(d)(i) 你的认证因素或扣账卡资料遭任何未经授权人士披露或使用；</p> <p>1.3(d)(iii) 你的扣账卡及 / 或认证因素遗失或遭窃或认证因素或扣账卡资料遭泄露</p> <p>1.3(e) 若你的扣账卡，认证因素及 / 或扣账卡资料遗失或遭窃，而你并无欺诈或严重疏忽行为及已遵守本节所载的程序，则你于我们接获你扣账卡遗失或遭窃(或你的认证因素或扣账卡资料遭泄露)的通知前须承担的责任上限为 500 港元。</p> <p>1.3(f)(ii) 于我们接获适当通知，获知扣账卡及 / 或遗失或遭窃或被他人知悉认证因素及 / 或扣账卡资料后发生的一切未经你授权的交易；</p> <p>1.3(g)(ii) 在获知扣账卡及 / 或认证因素遗失、遭窃或认证因素及 / 或扣账卡资料被披露予未经授权人士后，未能于合理实际可行情况下尽快通知我们；或</p> <p>1.3(g)(iii) 未能遵守保安措施或遵循你于本节项下的责任或我们不时就扣账卡, 扣账卡资料及认证因素的安全及保安作出的其他建议。</p>	
6	新增当你知悉或怀疑你的扣账卡有异常或可疑交易后，你应立即通知我们的责任	賬戶條款第 2 部中 2C 節 銀行卡服務之 1.3 (d)(iv)
7	其它轻微修订 (详情请参阅以下连结中的修订后的「账户服务条款」)	

你可点击[此](#)预览经修订的「账户条款条款」供参阅。

请注意，如你在条款修订生效日期或之后继续持有汇立银行账户，经修订的账户条款将对您具有约束力。如果你不接受载于本通知的修订，我们可能无法继续向你提供“账户条款”项下预期的服务。

于修订生效日起，你亦可以在汇立银行 App 和汇立银行网站中「下载文件」>「一般文件」找到修订后的「账户条款」或请点击[此](#)处下载本通知。而现有的账户条款将从 2024 年 8 月 6 日起不再有效，如你希望查阅修订前的版本你亦可以在汇立银行 App 和汇立银行网站中下载。

如果你有任何疑问或你想终止任何你的账户，请致电客户服务热线+852 3898 6988 或电邮至 wecare@welab.bank 与我们联系。

如本通知的中英文版有任何歧异，一概以英文版本为准

汇立银行謹啟

2024 年 6 月 6 日