



Notice of Changes to "General Service Charges" ("Notice")

Welab Bank Limited ("**WeLab Bank**", "**we**", "**our**", "**us**") would like to notify you that Fund Platform Fee Monthly Rate will be amended from 0.08% to 0.10% starting from 1st March 2025 ("**Effective Date**"). As such, we will make the following change in the "General Service Charges", which will take effect from Effective Date:

- Fund Platform Fee Monthly Rate of "Fund Platform fee (for Featured Funds only)" under "Wealth Management Services" of "Type of Services" will be adaptively amended from 0.08% to 0.10%

From the Effective Date, you may find the revised "General Service Charges" in the WeLab Bank App and on the WeLab Bank website with the selection of "Quick Links" > "General Service Charges".

In addition, from 1st March 2025, any references to the "General Service Charges" in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised "General Service Charges".

Please note that we may not be able to continue providing the services contemplated under the "General Service Charges" to you if you do not accept any change set out in this Notice. If you do not accept any change set out in this Notice, you have the right to terminate your account(s) in accordance with the relevant clauses under the Account Terms before the relevant change is effective.

If you would like to access this Notice and the prevailing version of "General Service Charges", which will no longer be valid from 1st March 2025, you may access the WeLab Bank App and WeLab Bank website with the selection of "Legal Bits" > "Download Documents" to download a copy for future reference.

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
28th January 2025
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