

"Let's watch Jay Chou's concert together" – Referral Reward Program Terms and Conditions

1. "Let's watch Jay Chou's concert together" – Referral Reward Program ("**Campaign**") shall be valid from 1 April 2025 to 25 May 2025 at 23:59 (Hong Kong Time)(both dates inclusive) ("**Campaign Period**").
2. The Campaign is only applicable to customers who hold a valid Core Account with WeLab Bank Limited ("**the Bank**") within the Campaign Period ("**Eligible Customer**"), subject to the final decision of the Bank. Eligible Customers are deemed to accept these Terms and Conditions by participating in this Campaign.
3. "**Core Account**" means the primary account opened with the Bank and has the same meaning as used in the "Account Terms".
4. "**Date of Successful Core Account Opening**" means the date on which the email notifying successful Core Account opening is sent to a customer by the Bank.

Referrer Rewards:

5. During the Campaign Period, Eligible Customer ("**Referrer**") can enjoy the following rewards for each successful friend referral if the Referrer has successfully referred a Referee ("**Referee**" defined as below) to open a Core Account with the Bank with Referrer's designated referral code (with "FP" prefix) and fulfil the following conditions within the indicated period ("**Successful Referral**"), with a maximum limit of 40 Successful Referrals:
 - i. Referees must successfully open a Core Account with the Bank during the Campaign Period and set up a Designated Time Deposit (as defined in Clause 11 below) of minimum HK\$10,000 within 7 calendar days from the Date of Successful Core Account Opening. Referrers will be entitled to HK\$100 cash reward ("**Referrer Cash Reward**") for each Successful Referral.
 - ii. For every ten Successful Referral, the referrer will be additionally eligible for 1 ticket for the " Jay Chou Carnival World Tour 2025 Hong Kong concert" (valued at HK\$1,680) ("**Referrer Ticket Reward**"). The number of Referrer Ticket Rewards are limited. If the number of rewards exceeds the available tickets, The Bank will distribute Referrer Ticket Rewards to referrers with sufficient successful referrals according to the chronological order in which each Referee completes all of the above conditions. If all the Referrer Ticket Rewards have been fully distributed, the Bank will instead distribute a cash reward of HK\$1,680 equivalent to the value of one ticket ("**Referrer Ticket Substitute Reward**"). The Bank reserves the final decision on the eligibility of referrers to receive tickets.
6. The Referrer Cash Reward will be credited to the Referrer Core Account on or before the 15th of the next calendar month after the Referee successfully meets the conditions specified in Clause 5.
7. The Referrer Ticket Reward will be arranged for collection by the Referrer within 7 calendar days after the end of the Campaign Period if the Referees successfully meet the conditions specified in Clause 5.
8. The Referrer Ticket Substitute Reward (if applicable) will be credited to the Referrer Core Account on or before the 15th of the next calendar month after the end of the Campaign

Period if the Referees successfully meet the conditions specified in Clause 5 and the Referrer Ticket Rewards have been fully distributed.

9. Each Referrer can only successfully refer a maximum of 40 Referees for this Campaign, earning a total maximum Referrer Cash Reward of HK\$4,000 and up to 4 tickets for the "Jay Chou Carnival World Tour 2025 Hong Kong concert" as the Referrer Ticket Reward or an equivalent of HK\$6,720 as the Referrer Ticket Substitute Reward. Each Referee can only be counted as a successful referral once.

Example 1:

7 Referees successfully opened a Core Account with Referrer's designated referral code (with "FP" prefix) and successfully set up a Designated Time Deposit of HK\$10,000 within the Valid Period. The Referrer can get HK\$700 Referrer Cash Reward for this Campaign.

Example 2:

13 Referees successfully opened a Core Account with Referrer's designated referral code (with "FP" prefix) and successfully set up a Designated Time Deposit of HK\$10,000 within the Valid Period. The Referrer can get HK\$1,300 Referrer Cash Reward and one ticket as the Referrer Ticket Reward or a Referrer Ticket Substitute Reward equivalent to HK\$1,680 cash reward for this Campaign.

Example 3:

30 Referees successfully opened a Core Account with Referrer's designated referral code (with "FP" prefix) and successfully set up a Designated Time Deposit of HK\$10,000 within the Valid Period. The Referrer can get HK\$3,000 Referrer Cash Reward and three tickets as the Referrer Ticket Reward or a Referrer Ticket Substitute Reward equivalent to HK\$5,040 cash reward for this Campaign.

Example 4:

50 Referees successfully opened a Core Account with Referrer's designated referral code (with "FP" prefix) and successfully set up a Designated Time Deposit of HK\$10,000 within the Valid Period. The Referrer can get HK\$4,000 Referrer Cash Reward and four tickets as the Referrer Ticket Reward or a Referrer Ticket Substitute Reward equivalent to HK\$6,720 cash reward for this Campaign.

Example 5:

10 Referees successfully opened a Core Account with Referrer's designated referral code (with "FP" prefix) but only 9 of them successfully set up a Designated Time Deposit of HK\$10,000 within the Valid Period. The Referrer can get HK\$900 Referrer Cash Reward but cannot receive any Referrer Ticket Reward or any Referrer Ticket Substitute Reward.

Example 6:

20 Referees successfully opened a Core Account using the Referrer's designated referral code (with "FP" prefix) and successfully set up a Designated Time Deposit reaching HK\$10,000 within the Valid Period. The Referrer can get HK\$2,000 Referrer Cash Reward, but since tickets are fully distributed, the Referrer will receive 1 ticket as the Referrer Ticket Reward and HK\$1,680 Referrer Ticket Substitute Reward.

Referee's Reward:**(a) Designated Time Deposit:**

10. **Definition of Referee:** The Referee must be a new customer for the Bank, which means a customer who did not have an account with the Bank at the start of the Campaign Period and has not terminated and/or closed his/her the Bank account within twelve (12) months prior to the commencement of the Campaign Period. Also, the Referee must successfully open a Core Account with the Referrer's designated referral code (with "FP" prefix) within the Campaign Period. The new customer may only use one (1) referral code when opening an account with the Bank, 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 the Bank, this Campaign cannot be used in conjunction with other referral reward programmes (except the Bank Personal Loan "R-Friend Referral" Campaign).
11. Referee who successfully opened the Core Account using the designated referral code within the Campaign Period can set up a Designated Time Deposit in 7 calendar days ("**Valid Period**") from the Date of Successful Core Account Opening with the following features ("**Designated Time Deposit**"):
 - i. 1-month tenor at 3.0% p.a. interest rate ; and
 - ii. Minimum principal amount of HK\$10,000 ; and
 - iii. Maximum principal amount of HK\$100,000
12. Each New Customer can set up only one Designated Time Deposit.
13. The Referee agrees and acknowledges that if the Referee withdraws before the maturity of the Designated Time Deposit before the reward is claimed, they will lose their eligibility for the lucky draw and the reward.
14. The applicable tenor of each GoSave 2.0 Time Deposit and interest rate shall be in accordance with the tenor and interest rate shown in our App at the time each GoSave 2.0 Time Deposit is made available.
15. Unless otherwise specified, this offer cannot be used in conjunction with other HKD GoSave 2.0 offers, discounts or promotions provided under other campaigns.
16. If Referee does not set up a Designated Time Deposit within the Valid Period, they will not be able to set up a Designated Time Deposit during the Campaign Period.

(b) Referee Lucky Draw

17. Each Referee can participate lucky draw ("**Referee Lucky Draw**") once set up a designated time deposit of HK\$10,000 or more during the Valid Period. For every HK\$10,000 of Designated Time Deposit, they will receive 1 chance to enter the draw, with a maximum of 10 chances. Each Referee can only set up one Designated Time Deposit; therefore, the Referee must deposit the funds in one lump sum into that single Designated Time Deposit.

Example 1:

A Referee successfully opened a Core Account and set up a Designated Time Deposit of HK\$ 100,000 on 1 April 2025. The Referee can get 10 lucky draw chances.

Example 2:

A Referee successfully opened a Core Account and set up a Designated Time Deposit of HK\$ 10,000 on 1 April 2025 and then set up another time deposit of HK\$ 20,000 on 3 April 2025.

The Referee can only get 1 lucky draw chance.

18. The Bank will conduct the lucky draw for Referee on June 3, 2025 ("**Lucky Draw Date**"). Each Referee's number of lucky draw chances will be determined according to the corresponding number of lucky draw chances earned from the amount of each successfully placed Designated Time Deposit and according to the calculation method specified in Clause 17.
19. On the Lucky Draw Date, the Bank will randomly select through the computer a total of 10 winners ("**Winners**") from the Referees based on the number of chances they have received. Each Winner can win only once.
20. There are a total of 10 prizes available in the referee lucky draw, with each Winner receiving one ticket to the " Jay Chou Carnival World Tour 2025 Hong Kong concert" valued at HK\$1,680 ("**Prize**").
21. The results of the lucky draw will be announced on the Bank's official website within 5 working days after the Lucky Draw Date. Winners will be notified of the prize collection arrangements by a third-party service provider engaged by the Bank after the Lucky Draw Date. Winners must collect their prizes in accordance with the arrangements made by the third-party service provider and comply with the relevant terms and conditions (if any).

Important Notes

22. The Referrer agrees and acknowledges that no reward will be awarded under this Campaign if the Referrer refer himself/herself as Referee.
23. The Referrer agrees and acknowledges that if their Core Account is closed before the reward is collected, the referrer will not be eligible to receive any reward. Eligible customers must ensure that they remain customers of the Bank and hold valid Core Accounts throughout the entire Campaign Period and at the time of receiving the reward.
24. The personal data of Referrer, Referee and Winners may be transferred to third-party service providers authorized by our bank for prize redemption arrangements, and they shall bear all additional costs incurred from accepting and using the tickets. **The appointed third-party service provider will charge an administration fee of HK\$120 per ticket, plus ticket postage fees (HK\$50 for Hong Kong / HK\$200 for Mainland China). Referrer, Referee and Winners and Winners may also be required to collect the tickets in person at a designated address in Hong Kong. Specific details will be separately notified by the Bank or the third-party service provider.** The Bank shall not bear any direct or indirect responsibility for any loss or damage caused by the refusal or failure to pay all or part of the additional costs.
25. The Bank will not collect any personal data of the Referee upon the referral.
26. The Bank may, from time to time, impose restrictions and changes on the definition of Referrer and Referee, maximum rewards and amount of Referrer Rewards and Referee Rewards.
27. 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.

28. The rewards of this Campaign are available on a first-come, first-served basis with limited quota. Our decision on the records regarding the quotas of this Campaign shall be final, conclusive and binding.
29. Prizes are non-transferable, non-exchangeable for cash or other offers, and will not be reissued in case of lost or damage. They are subject to the relevant terms and conditions of the manufacturer or supplier. The Bank accepts no responsibility for the quality of the prizes, their usage, or any arrangements related to the concert.
30. 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. The Bank shall not credit the reward amount or where the cash reward amount has been credited, the Bank reserve the right to debit the Reward 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.
31. The Bank is not the manufacturer or supplier of the Ticket Reward and Prizes for this Campaign and is not an agent of such manufacturers or suppliers. Usage of all Ticket Reward and Prize is subject to the terms and conditions set by the respective manufacturers or suppliers. The Bank shall not bear any responsibility related to the use or enjoyment of the Ticket Reward and Prize, nor shall it be held liable for the supply or quality of the Ticket Reward and Prize and the related concert tickets. For any disputes regarding the Ticket Reward and Prizes, please contact the relevant manufacturers or suppliers directly. The Bank shall not bear any direct or indirect responsibility for any loss or damage caused by the use or misuse of the Ticket Reward and Prizes. If the concert is cancelled or postponed for any reason, or if Winners are denied entry to the concert venue due to failure to meet entry requirements, the Bank shall not bear any responsibility or provide any compensation to any individual.
32. The Bank reserves the right to suspend, change and/or terminate this Campaign and/or amend these terms and conditions (including but not limited to any dates specified under each offer or the Additional Interest Rate) anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.
33. No person other than the eligible customers and the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
34. In the event of any dispute arising from the Campaign, the decision of the Bank shall be final, conclusive and binding.
35. These terms and conditions shall be read in conjunction with our "GoSave 2.0 Time Deposit Terms and Conditions" and "Account Terms". Terms defined in our "GoSave 2.0 Time Deposit Terms and Conditions" or "Account Terms" shall have the same meaning when used herein, unless otherwise defined. In the event of any inconsistency between these terms and conditions, the "GoSave 2.0 Time Deposit Terms and Conditions" and the "Account Terms", 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.

36. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the Traditional Chinese version shall prevail.

These terms and conditions are governed by and will be construed in accordance with the laws in Hong Kong Special Administrative Region of the People's Republic of China.

Effective date: 1 April 2025