



Notice of Change to the Terms and Conditions of WeLab Bank Subscribe+ for Apple Products

WeLab Bank Limited (“WeLab Bank”, “we”, “our”, “us”) would like to notify you the following changes in “Terms and Conditions of WeLab Bank Subscribe+ for Apple Products” (“Terms and Conditions of WeLab Bank Subscribe+ for Apple Products”).

Change will take effect from 3 July 2024 (“Effective Date”). Please read the following carefully as the relevant amendments may affect you. The changes are summarized as below for your reference:

Amendment Notice Related Terms:

Change in Clause [6e] “Amendment” under “Terms and Conditions of WeLab Bank Subscribe+ for Apple Products”

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| Before the change | 6. Amendment e. The Bank may modify, terminate or withdraw from the Program at any time and notwithstanding such termination or withdrawal, your repayment and other obligations to the Bank under the Loan Agreement shall remain unchanged unless otherwise notified in writing by the Bank. The Bank has the final decision at its discretion in all matters and disputes in relation to the Program. The Bank may vary these Terms and Conditions at our sole discretion. For changes which shall result in an increase in our fees or charges and/or affect your liabilities and obligations, we will give you at least 30 days’ notice unless such changes are not within our control. In other cases, we will give you reasonable notice. The Bank shall not be responsible or liable for any claim or liability in relation to use of the Program by customers or any other person. |
| After the change | 6. Amendment e. The Bank may modify, terminate or withdraw from the Program at any time and notwithstanding such termination or withdrawal, your repayment and other obligations to the Bank under the Loan Agreement shall remain unchanged unless otherwise notified in writing by the Bank. The Bank has the final decision at its discretion in all matters and disputes in relation to the Program. The Bank may vary these Terms and Conditions at our sole discretion. For changes which shall result in an increase in our fees or charges and/or affect your liabilities and obligations, we will give you at least 30 days’ notice unless such changes are not within our control. Unless the changes are not within our control, we shall give at least 60 days’ notice to you for any significant changes to these Terms and Conditions, or facility terms, of the Facility , or any increase in the interest rate (other than due to a breach of the Terms and Conditions by you); and at least 30 days’ notice to you for other changes which shall affect your liabilities and obligations. In other cases, we will give you reasonable notice. The Bank shall not be responsible or liable for any claim or liability in relation to use of the Program by customers or any other person. |

Please refer to [this link](#) for the revised Terms and Conditions of WeLab Bank Subscribe+ for Apple Products for reference.

Please note that the revised WeLab Bank Subscribe+ for Apple Products will be binding on you if you continue to maintain the WeLab Bank Subscribe+ for Apple Products revolving credit limit and/or respective instalment loan(s) with us on or after the Effective Date. We may not be able to continue providing the services contemplated under the Subscribe+ Terms to you if you do not accept the changes set out in this Notice.

Any references to the “Terms and Conditions of WeLab Bank Subscribe+ for Apple Products” in any other terms and conditions, agreements or documents entered into between us shall be deemed to be references to the revised Subscribe+

Terms from the Effective Date of such change(s). You may find the revised Terms and Conditions of WeLab Bank Subscribe+ for Apple Products in the WeLab Bank App and on the WeLab Bank website with the selection of "Features" > "Subscribe+ for Apple Products".

The prevailing version of Subscribe+ Terms will no longer be valid from 3 July 2024. You may refer to [this link](#) to access and download a copy of the prevailing version for future reference if necessary.

If you have any questions, or should you wish to terminate any of your account(s), repay any of your loan(s) or cancel your application, please contact our Customer Service Hotline at 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

3 July 2024