

# Terms and Conditions for Welcome Offers (March 2025)

## General Terms

1. The promotion period of the offer is from 3 March 2025 to 31 March 2025 (both dates inclusive) (“**Promotion Period**”).
2. This promotion is only applicable to new customers who successfully open new Hong Kong Dollar (“**HKD**”) Core Accounts (“**Eligible Account**”) at WeLab Bank Limited (“**WeLab Bank**”) using the referral code “WNTB25” (“**Designated Referral Code**”) during the Promotion Period and did not hold any bank accounts at WeLab Bank in the past 12 months prior to opening the Eligible Account during the Promotion Period (“**Eligible New Customers**”).

## Offer 1: Bonus Savings Interest Rate Offer

3. Eligible New Customers can enjoy a total savings interest rate of 1% p.a., including the Board Rate\* of 0.01% p.a. and an extra bonus savings interest rate of 0.99% p.a. (“**Bonus Rate**”), for the first HKD 300,000 of available balance in the Eligible Account (“**Eligible Deposit**”) on each calendar day from the Day of Successful Account Opening (as defined in clause 4 below) to 30 June 2025 (“**Eligible Savings Reward Period**”) on the condition that the Eligible New Customer maintains an available balance of HKD 50,000 or above in the Eligible Account (“**Deposit Requirement**”) on the respective days. For the available balance beyond the Eligible Deposit, only the prevailing Board Rate\* shall apply. The Bonus Rate is calculated with reference to the closing available balance of the Eligible Account on each calendar day during the Eligible Savings Reward Period based on WeLab Bank’s record. If the Deposit Requirement is not fulfilled on a certain day, the Eligible New Customer will not enjoy the Bonus Rate for the Eligible Deposit on that day.

**Table 1: How to calculate the total savings interest rate?**

<b>Available Balance in the Eligible Account</b>	HKD 0.01 - 49,999.99	HKD 50,000 - 300,000	> HKD 300,000
<b>Prevailing Board Rate*</b>	0.01% p.a.	0.01% p.a.	0.01% p.a.
<b>Bonus Rate</b>	No Bonus Rate	+0.99% p.a. for the first HKD 300,000 every day	<ul style="list-style-type: none"> <li>• +0.99% p.a. for the first HKD 300,000 every day</li> <li>• +0% p.a. for the remaining funds</li> </ul>
<b>Total Savings Interest Rate</b>	0.01% p.a.	1% p.a. for the first HKD 300,000 every day	<ul style="list-style-type: none"> <li>• 1% p.a. for the first HKD 300,000 every day</li> <li>• 0.01% p.a. for the remaining funds every day</li> </ul>

\*“**Board Rate**” refers to the basic savings interest rate applicable to the Eligible Account and is subject to change from time to time at WeLab Bank’s sole and absolute discretion. The prevailing Board Rate set out above is for reference only and is not guaranteed. For the latest interest rates, please visit the WeLab Bank app or the website.

**Table 2: Illustration of the Eligible Savings Reward Period**

<b>Day of Successful Account Opening</b>	1 March 2025	31 March 2025	1 April 2025
<b>Eligible Savings Reward Period</b>	1 March 2025 - 30 June 2025	31 March 2025 - 30 June 2025	Not eligible

4. “**Day of Successful Account Opening**” refers to the date on which an Eligible New Customer receives an email from WeLab Bank which notifies him/her of successful opening of the Eligible Account.
5. The deposit interest for the Bonus Rate (“**Reward Interest**”) accrued in a month during the Eligible Savings Reward Period will be deposited into the Eligible Accounts held by the Eligible New Customers within the first 15 business days in the subsequent month. The Bonus Rate is calculated on a 365-day or (for a leap year) 366-day year basis with reference to the Eligible Deposit amount on each calendar day during the Eligible Savings Reward Period. The Reward Interest shall be rounded to the nearest cent.
6. Eligible New Customers’ bank accounts must be valid and with good standing during the Promotion Period, the Eligible Savings Reward Period and at the time of receiving the Reward Interest in order to be eligible to receiving the Reward Interest. Otherwise, WeLab Bank reserves the right to forfeit the Reward Interest without prior notice.

7. Unless otherwise specified, this offer cannot be used in conjunction with welcome offers or other promotions relating to the savings interest rate of the Eligible Account. If an Eligible New Customer draws any loan or becomes eligible for any other promotions relating to the interest rate of the Eligible Account during the Promotion Period, he/she will no longer be eligible for the Bonus Rate starting from the loan drawdown date or the date of becoming eligible to the other promotion (as the case may be).

## Offer 2: Time Deposit Offer

8. Eligible New Customers can enjoy a time deposit interest rate of 3.8% p.a. ("**Time Deposit Reward Rate**") for 3-month HKD GoSave 2.0 Time Deposit with a minimum deposit amount of HKD 80,000 and a maximum of HKD 100,000.
9. The offer is only valid for the first 14 calendar days from the Day of Successful Account Opening (including the Day of Successful Account Opening). Eligible New Customers who do not use this offer during such validity period will no longer be entitled to the offer after the validity period.
10. The offer can only be used once and cannot be used in conjunction with other offers. After an Eligible New Customer places a time deposit with a deposit amount less than HKD 100,000 at the Time Deposit Reward Rate, he/she cannot place another time deposit at such Time Deposit Reward Rate using the remaining limit but can place another time deposit at the prevailing interest rate which is subject to change from time to time at WeLab Bank's sole and absolute discretion. For the latest time deposit interest rates, please visit the WeLab Bank app or the website.
11. Eligible New Customers' bank accounts must be valid and with good standing during the Promotion Period and until the maturity of the time deposit in order to be eligible to receiving the time deposit interest. Otherwise, WeLab Bank reserves the right to forfeit the interest without prior notice.

## Offer 3: Debit Card Spending Offer

12. Each Eligible New Customer holding WeLab Mastercard® Debit Card issued by WeLab Bank ("**Eligible Debit Cards**") can receive 5% Cash Rebate ("**Cash Rebate**") for Net Spending Amount (as defined in clause 13 below) of HKD 500 or above in each Eligible Foreign Currency Spending Transaction (as defined in clause 14 below) conducted with an Eligible Debit Card from the Day of Successful Account Opening to 30 June 2025 ("**Eligible Card Reward Period**"). The maximum total Cash Rebate amount for the Eligible Card Reward Period is HKD 150. The Cash Rebate shall be rounded to the nearest cent.
13. "**Net Spending Amount**" refers to the final transaction amount charged to an Eligible Debit Card in HKD and debited from the Eligible Account after all applicable discounts, reductions and use of coupons.
14. "**Eligible Foreign Currency Spending Transactions**" include in-store retail purchases, contactless payments, mobile payments and online retail purchases conducted with Eligible Debit Cards via the Mastercard® network. Only Eligible Foreign Currency Spending Transactions posted to the Eligible New Customers'

Eligible Accounts on or before 7 July 2025 will be included in the calculation of the Net Spending Amount.

15. **“Ineligible Transactions”** include but not limited to transactions made with Dynamic Currency Conversion (DCC), unposted/cancelled/refunded transactions, other unauthorized transactions, fraud and abuse transactions, and unsettled transactions due to insufficient balances in Eligible Accounts.
16. The Cash Rebate will be deposited into the Eligible Accounts held by the Eligible New Customers within the first 15 business days after the Eligible Card Reward Period. Eligible New Customers’ Eligible Debit Cards and bank accounts must be valid and with good standing during the Promotion Period, the Eligible Card Reward Period and at the time of receiving the Cash Rebate in order to be eligible to receiving the Cash Rebate. Otherwise, WeLab Bank reserves the right to forfeit the Cash Rebate without prior notice.
17. Eligible New Customers must keep and submit the relevant original sales slips or official payment records in respect of the Eligible Foreign Currency Spending Transactions for inspection upon request by WeLab Bank. All documents submitted to WeLab Bank will not be returned.

## **How to get the offer?**

18. Eligible New Customers are required to open Eligible Accounts at WeLab Bank using the Designated Referral Code during the Promotion Period. If such Designated Referral Code is not applied during account opening, the customer will not be entitled to receive the Bonus Savings Interest Rate Offer, the Time Deposit Offer and the Debit Card Spending Offer.

## **Read before you start.**

19. WeLab Bank will determine the eligibility of Eligible New Customers to participate in this promotion as well as the transactions based on WeLab Bank’s records.
20. In case of any fraud/abuse/reversal or cancellation of any transactions, including but not limited to the cancelation / early withdrawal of the time deposit placed with the Time Deposit Reward Rate and the cancelation of Eligible Foreign Currency Spending Transactions in respect of which Cash Rebate is calculated and rewarded, WeLab Bank reserves the right to debit the equivalent amount of the Reward Interest, the interest of the Time Deposit Offer and the Cash Rebate credited from any bank accounts (including but not limited to the Eligible Accounts) without prior notice.
21. WeLab Bank reserves the right to amend the terms and conditions and/or cancel this promotion at any time without prior notice. The latest details of this promotion and the revised terms and conditions will be made available on WeLab Bank app, website and/or communicated to Eligible New Customers by other means as soon as practicable. All matters and disputes are subject to the final decision of WeLab Bank.
22. These terms and conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region of the People’s Republic of

China. In the event of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Effective date: 3 March 2025

# 迎新優惠條款及細則 (2025 年 3 月)

## 一般條款

1. 此推廣有效期為 2025 年 3 月 3 日至 2025 年 3 月 31 日，包括首尾兩天(「推廣期」)。
2. 此推廣只適用於在推廣期內以推薦碼「WNTB25」(「指定推薦碼」)於匯立銀行有限公司(「匯立銀行」)成功開立全新港元核心賬戶(「合資格賬戶」)，並於開立合資格賬戶前的 12 個月內不曾於匯立銀行持有合資格賬戶(「合資格新客戶」)。

## 優惠 1：額外儲蓄利率優惠

3. 從成功開戶日(定義見下列第 4 條)起至 2025 年 6 月 30 日(「合資格儲蓄獎賞期」)，合資格新客戶只須於合資格賬戶維持 50,000 港元或以上的可用結餘(「存款要求」)，在滿足存款要求當天的合資格賬戶之首 300,000 港元可用結餘(「合資格存款」)可享合共 1% 總儲蓄存款年利率，包括 0.01% 的基本年利率\*及 0.99% 的額外儲蓄存款年利率(「額外年利率」)。合資格存款外的可用金額將以現行基本年利率\*計算。額外年利率將根據合資格儲蓄獎賞期內匯立銀行記錄中的合資格賬戶每個曆日之日終可用結餘計算。若合資格新客戶於某一天未能滿足存款要求，則當天不可獲享合資格存款的額外年利率。

表 1：如何計算總儲蓄存款年利率？

合資格賬戶的可用結餘	0.01 - 49,999.99 港元	50,000 - 300,000 港元	> 300,000 港元
現行基本年利率*	0.01% p.a.	0.01% p.a.	0.01% p.a.
額外年利率	沒有額外年利率	首 300,000 港元可享 +0.99% p.a.	<ul style="list-style-type: none"><li>• 首 300,000 港元可享 +0.99% p.a.</li><li>• 其餘存款可享 +0% p.a.</li></ul>
總儲蓄存款年利率	0.01% p.a.	首 300,000 港元可享 +1% p.a.	<ul style="list-style-type: none"><li>• 首 300,000 港元可享 +1% p.a.</li><li>• 其餘存款可享 0.01% p.a.</li></ul>

\*「基本年利率」指適用於合資格賬戶的基本儲蓄存款年利率，而匯立銀行保留隨時更改利率之絕對權利。上述現行基本年利率僅供參考及並非保證。有關最新利率，請瀏覽匯立銀行 app 或網站。

表 2：合資格儲蓄獎賞期例子

成功開戶日	2025 年 3 月 1 日	2025 年 3 月 31 日	2025 年 4 月 1 日
合資格儲蓄獎賞期	2025 年 3 月 1 日 - 2025 年 6 月 30 日	2025 年 3 月 31 日 - 2025 年 6 月 30 日	不合資格

4. 「**成功開戶日**」指合資格新客戶收到匯立銀行電郵通知成功開立合資格賬戶當天之相關日期。
5. 合資格儲蓄獎賞期內每月累計的額外年利率之相關存款利息(「**獎賞利息**」)將於下一個月首 15 個工作天內存入合資格新客戶所持有的合資格賬戶內。額外年利率以 365 日或(閏年) 366 日為一年的基礎計算，並以合資格儲蓄獎賞期內每個曆日的合資格存款金額計算。獎賞利息將以四捨五入至最接近的仙位計算。
6. 合資格新客戶之銀行賬戶於推廣期內、合資格儲蓄獎賞期內和存入獎賞利息時必須保持有效及狀況良好以獲得獎賞利息。如有任何爭議，匯立銀行保留取消合資格新客戶之獎賞利息而毋須另行通知。
7. 除非另有訂明，此推廣不可與其他迎新優惠或與合資格賬戶的儲蓄存款年利率有關的其他推廣同時使用。若合資格新客戶於推廣期內提取任何貸款或變得合資格參與合資格賬戶的儲蓄存款年利率有關的其他推廣，你將於提取該貸款當天或變得合資格參加該推廣日起不再合資格享有獎賞利率。

## 優惠 2：定期存款優惠

8. 合資格新客戶於推廣期內可享定期存款年利率 3.8% (「**定期存款獎賞利率**」) 適用於 3 個月港元 GoSave 2.0 定期存款，而最低存款金額為 80,000 港元，最高為 100,000 港元。
9. 此優惠只從成功開戶日起 14 個曆日內有效(包括成功開戶日)。若合資格新客戶未有在該有效期內使用此優惠，則在有效期後將不再合資格享有此優惠。
10. 此優惠只可使用一次，並不能與其他定期存款優惠同時使用。當合資格新客戶以定期存款獎賞利率開立定期存款後，即使存款金額低於 100,000 港元，該客戶不能使用剩餘限額以定期存款獎賞利率再開立另一筆定期存款，但仍可以現行利率開立另一筆定期存款，而匯立銀行保留隨時更改現行利率之絕對權利。有關最新定期存款利率，請瀏覽匯立銀行 app 或網站。
11. 合資格新客戶之銀行賬戶於推廣期內並直至定期存款到期時必須保持有效及狀況良好以獲得定期存款利息。如有任何爭議，匯立銀行保留取消合資格新客戶之利息而毋須另行通知。

## 優惠 3：扣賬卡消費優惠

12. 每名持有由匯立銀行發出之匯立 Mastercard® 扣賬卡(「**合資格扣賬卡**」)的合資格新客戶從成功開戶日起至 2025 年 6 月 30 日(「**合資格卡獎賞期**」)以合資格扣賬卡進行 500 港元或以上合資格外幣消費交易(定義見下列第 14 條)的消費淨額(定義見下列第 13 條)可獲得 5%現金回贈(「**現金回贈**」)。於合資格卡獎賞期內可享合共最高 150 港元現金回贈。現金回贈將以四捨五入至最接近的仙位計算。
13. 「**消費淨額**」指扣除所有折扣及現金券後從合資格賬戶扣除之合資格扣賬卡的港元最終消費金額。
14. 「**合資格外幣消費交易**」只包括透過 Mastercard® 網絡以合資格扣賬卡進行並已誌賬至合資格賬戶之實體店簽賬交易、感應式付款、流動電話付款及網上購物交易。只有於 2025 年 7 月 7 日或之前誌賬之合資格外幣消費交易，方可用作計算消費淨額。

15. 「不合資格交易」包括但不限於透過動態貨幣兌換 (Dynamic Currency Conversion, 即 DCC) 方式進行之交易、未誌賬/取消/退款的交易、其他未經許可之交易、有舞弊及欺詐成份之簽賬，以及因為合資格賬戶結餘不足所致而未能誌賬之交易。
16. 現金回贈將於合資格卡獎賞期完結後首 15 個工作天內存入合資格新客戶所持有的合資格賬戶內。合資格新客戶之合資格扣賬卡及銀行戶口於推廣期內、合資格卡獎賞期內和存入現金回贈時必須保持有效及狀況良好以獲得現金回贈。如有任何爭議，匯立銀行保留取消合資格新客戶之現金回贈而毋須另行通知。
17. 若匯立銀行提出要求，合資格新客戶必須保留及提供有關合資格外幣消費交易之交易存根正本或正式交易紀錄以供作核實。所提供之有關簽賬存根正本及其他文件或證據將不獲退回。

## 如何獲享推廣獎賞？

18. 合資格新客戶須於推廣期內使用指定推薦碼於匯立銀行開立合資格賬戶。若客戶未有於開戶時輸入該指定推薦碼，則該客戶將不可享有額外儲蓄利率優惠、定期存款優惠及扣賬卡消費優惠。

## 開始前須注意的事項

19. 匯立銀行將會根據匯立銀行之紀錄以決定合資格新客戶是否合資格參加此推廣及交易情況。
20. 如有任何舞弊/欺詐成分或取消任何交易，包括但不限於取消/提前取回以定期存款獎賞利率開立的定期存款及取消用作計算現金回贈之合資格外幣消費交易，匯立銀行有權從任何銀行賬戶 (包括但不限於合資格賬戶) 直接扣除獎賞利息、定期存款優惠的利息及/或現金回贈，而毋須事先通知。
21. 匯立銀行保留隨時修改此條款及細則及/或取消此優惠之權利而無須另行通知。有關更改的推廣優惠、條款及細則可以於匯立銀行 app 及/或網站找到，及/或匯立銀行將透過其他途徑通知合資格新客戶。如有任何爭議，匯立銀行保留最終決定權。
22. 此推廣條款及細則受中華人民共和國香港特別行政區法律所管轄，並按其詮釋。如中英文條款及細則有所差異，一概以英文版本為準。

生效日期：2025 年 3 月 3 日



# 迎新优惠条款及细则 (2025 年 3 月)

## 一般条款

1. 此推广有效期为 2025 年 3 月 3 日至 2025 年 3 月 31 日，包括首尾两天(「推广期」)。
2. 此推广只适用于在推广期内以推荐码「WNTB25」(「指定推荐码」)于汇立银行有限公司(「汇立银行」)成功开立全新港元核心账户(「合格账户」)，并于开立合格账户前的 12 个月内不曾于汇立银行持有合格账户(「合格新客户」)。

## 优惠 1：额外储蓄利率优惠

3. 从成功开户日(定义见下列第 4 条)起至 2025 年 6 月 30 日(「合格储蓄奖赏期」)，合格新客户只须于合格账户维持 50,000 港元或以上的可用结余(「存款要求」)，在满足存款要求当天的合格账户之首 300,000 港元可用结余(「合格存款」)可享合共 1% 总储蓄存款年利率，包括 0.01% 的基本年利率\*及 0.99% 的额外储蓄存款年利率(「额外年利率」)。合格存款外的可用金额将以现行基本年利率\*计算。额外年利率将根据合格储蓄奖赏期内汇立银行记录中的合格账户每个历日之日终可用结余计算。若合格新客户于某一天未能满足存款要求，则当天不可获享合格存款的额外年利率。

表 1：如何计算总储蓄存款年利率？

合格账户的可用结余	0.01 - 49,999.99 港元	50,000 - 300,000 港元	> 300,000 港元
现行基本年利率*	0.01% p.a.	0.01% p.a.	0.01% p.a.
额外年利率	没有额外年利率	首 300,000 港元可享 +0.99% p.a.	<ul style="list-style-type: none"><li>• 首 300,000 港元可享 +1.99% p.a.</li><li>• 其余存款可享 +0% p.a.</li></ul>
总储蓄存款年利率	0.01% p.a.	首 300,000 港元可享 +1% p.a.	<ul style="list-style-type: none"><li>• 首 300,000 港元可享 +1% p.a.</li><li>• 其余存款可享 0.01% p.a.</li></ul>

\*「基本年利率」指适用于合格账户的基本储蓄存款年利率，而汇立银行保留随时更改利率之绝对权利。上述现行基本年利率仅供参考及并非保证。有关最新利率，请浏览汇立银行 app 或网站。

表 2：合格奖赏期例子

功开户日	2025 年 3 月 1 日	2025 年 3 月 31 日	2025 年 4 月 1 日
合格奖赏期	2025 年 3 月 1 日 - 2025 年 6 月 30 日	2025 年 3 月 31 日 - 2025 年 6 月 30 日	不合格

4. 「成功开户日」指资格新客户收到汇立银行电邮通知成功开立资格账户当天之相关日期。
5. 资格储蓄奖赏期内每月累计的额外年利率之相关存款利息(「**奖赏利息**」)将于下一个月首 15 个工作日内存入资格新客户所持有的资格账户内。额外年利率以 365 日或(闰年) 366 日为一年的基础计算,并以资格储蓄奖赏期内每个历日的资格存款金额计算。奖赏利息将以四舍五入至最接近的仙位计算。
6. 资格新客户之银行账户于推广期内、资格储蓄奖赏期内和存入奖赏利息时必须保持有效及状况良好以获得奖赏利息。如有任何争议,汇立银行保留取消资格新客户之奖赏利息而毋须另行通知。
7. 除非另有订明,此推广不可与其他迎新优惠或与资格账户的储蓄存款年利率有关的其他推广同时使用。若资格新客户于推广期内提取任何贷款或变得资格参与资格账户的储蓄存款年利率有关的其他推广,你将于提取该贷款当天或变得资格参与该推广日起不再资格享有奖赏利率。

## 优惠 2：定期存款优惠

8. 资格新客户于推广期内可享定期存款年利率 3.8% (「**定期存款奖赏利率**」) 适用于 3 个月港元 GoSave 2.0 定期存款,而最低存款金额为 80,000 港元,最高为 100,000 港元。
9. 此优惠只从成功开户日起 14 个历日内有效(包括成功开户日)。若资格新客户未有在该有效期内使用此优惠,则在有效期后将不再资格享有此优惠。
10. 此优惠只可使用一次,并不能与其他定期存款优惠同时使用。当资格新客户以定期存款奖赏利率开立定期存款后,即使存款金额低于 100,000 港元,该客户不能使用剩余限额以定期存款奖赏利率再开立另一笔定期存款,但仍可以现行利率开立另一笔定期存款,而汇立银行保留随时更改现行利率之绝对权利。有关最新定期存款利率,请浏览汇立银行 app 或网站。
11. 资格新客户之银行账户于推广期内并直至定期存款到期时必须保持有效及状况良好以获得定期存款利息。如有任何争议,汇立银行保留取消资格新客户之利息而毋须另行通知。

## 优惠 3：借记卡消费优惠

12. 每名持有由汇立银行发出之汇立万事达卡®借记卡(「**资格借记卡**」)的资格新客户从成功开户日起至 2025 年 6 月 30 日(「**资格卡奖赏期**」)以资格借记卡进行 500 港元或以上合资格外币消费交易(定义见下列第 14 条)的消费净额(定义见下列第 13 条)可获得 5% 现金回赠(「**现金回赠**」)。于资格卡奖赏期内可享合共最高 150 港元现金回赠。现金回赠将以四舍五入至最接近的仙位计算。
13. 「**消费净额**」指扣除所有折扣及现金券后从资格账户扣除之资格借记卡的港元最终消费金额。
14. 「**合资格外币消费交易**」只包括透过万事达卡®网络以资格借记卡进行并已志账至资格账户之实体店签账交易、感应式付款、流动电话付款及网上购物交易。只有于 2025 年 7 月 7 日或之前志账之合资格外币消费交易,方可用作计算消费净额。

15. 「**不合格交易**」包括但不限于透过动态货币兑换 (Dynamic Currency Conversion, 即 DCC) 方式进行之交易、未志账/取消/退款的交易、其他未经许可之交易、有舞弊及欺诈成份之签账, 以及因为合格账户结余不足所致而未能志账之交易。
16. 现金回赠将于合格卡奖赏期完结后首 15 个工作日内存入合格新客户所持有的合格账户内。合格新客户之合格借记卡及银行账户于推广期内、合格卡奖赏期内和存入现金回赠时必须保持有效及状况良好以获得现金回赠。如有任何争议, 汇立银行保留取消合格新客户之现金回赠而毋须另行通知。
17. 若汇立银行提出要求, 合格新客户必须保留及提供有关合格外币消费交易之交易存根正本或正式交易纪录以供作核实。所提供之有关签账存根正本及其他文件或证据将不获退回。

## 如何获享推广奖赏?

18. 合格新客户须于推广期内使用指定推荐码于汇立银行开立合格账户。若客户未有于开户时输入该指定推荐码, 则该客户将不可享有额外储蓄利率优惠、定期存款优惠及借记卡消费优惠。

## 开始前须注意的事项

19. 汇立银行将会根据汇立银行之纪录以决定合格新客户是否合格参加此推广及交易情况。
20. 如有任何舞弊/欺诈成分或取消任何交易, 包括但不限于取消/提前取回以定期存款奖赏利率开立的定期存款及取消用作计算现金回赠之合格外币消费交易, 汇立银行有权从任何银行账户 (包括但不限于合格账户) 直接扣除奖赏利息、定期存款优惠的利息及/或现金回赠, 而毋须事先通知。
21. 汇立银行保留随时修改此条款及细则及/或取消此优惠之权利而无须另行通知。有关更改的推广优惠、条款及细则可以于汇立银行 app 及/或网站找到, 及/或汇立银行将透过其他途径通知合格新客户。如有任何争议, 汇立银行保留最终决定权。
22. 此推广条款及细则受中华人民共和国香港特别行政区法律所管辖, 并按其诠释。如中英文条款及细则有所差异, 一概以英文版本为准。

生效日期: 2025 年 3 月 3 日