

WeLab Bank “Triple Welcome Offer Pack Program” Terms and Conditions

Note: This webpage / document is for information only and does not constitute any investment advice. The investment products or services mentioned herein are not equivalent to, nor should they be treated as a substitute for, time deposit. It is NOT a protected deposit and is NOT protected by the Deposit Protection Scheme in Hong Kong. Investment involves risks, please refer to the Disclaimers herein for details.

1. The following capitalized terms used in these Terms and Conditions have the following meanings, unless the context otherwise requires:

“Campaign” means this “Triple Welcome Offer Pack Program”.

“Campaign Period” means the period from 1 June 2024 to 30 June 2024 (both dates inclusive).

“Core Account” means the primary WeLab Bank account opened with WeLab Bank Limited (“WeLab Bank”, “we”, “us” or “our”) and has the same meaning as used in the “Account Terms”.

“Date of Successful Core Account Opening” means the date on which a New Customer receives WeLab Bank’s email notifying successful Core Account opening.

“Date of Successful Investment Account Opening” means the date on which a New Customer receives WeLab Bank’s email notifying successful Investment Account opening.

“Designated Featured Funds” means the list of investment funds qualifying for The Program as determined by WeLab Bank from time to time.

“Eligible Transaction” means subscription to any “Designated Featured Funds” with an investment amount of at least HKD10,000 (or the relevant foreign currency equivalent) via Featured Funds Service by New Customer during the Campaign Period.

“Investment Account” means an Investment Account opened with WeLab Bank and has the same meaning as used in the “Wealth Management Services Terms”.

“New Customer” means an individual who (i) has not held any WeLab Bank account in the preceding twelve (12) months of the Campaign Period; and (ii) successfully opens a Core Account using a designated referral code.

“The Program” means the Innovative HKD50,000 Pain-free Wealth Management Experiential Program described in Offer 3 below.

“Trial Period” means the period from the Order Placement Day of Eligible Transaction to the 5th Trading Day thereafter (both dates inclusive).

“Trial Voucher” means the amount credited to a New Customer’s Core Account under the terms of The Program.

2. This Campaign is only valid for New Customer.
3. New Customer can only use one designated referral code when opening a Core Account. The specific offer entitlement will depend on the referral code used.
4. There are limited quotas for this Campaign and it is rewarded on a first come first served basis. Our records on the available quotas shall be final and conclusive.
5. All Fund In Reward and Trial Voucher cannot be transferred, returned, exchanged, and/or converted into other forms, unless otherwise specified by us.
6. Your eligibility to participate in this Campaign is subject to our final approval at our sole discretion.
7. Our records on the dates and amounts shall be final and conclusive as for (i) the date on which the Core Account and/or Investment Account was opened, terminated or converted,

- (ii) the deposit and/ or subscription amounts, (iii) the number of the transactions carried out, (iv) the dates on which the transactions are carried out and (v) fund units.
8. Any suspected breach of applicable laws or regulations, fraud, abuse and/or non-compliance with these Terms and Conditions by you (as determined at our sole discretion) will result in forfeiture of your eligibility to participate in the Campaign and/or suspension or termination of all or any of your Account with us. We shall not credit the Fund In Reward and/ or Trial Voucher amount or where such amount has been credited, we reserve the right to debit the Fund In Reward and Trial Voucher amount from your Account (including but not limited to your Core Account) without notice and/or take any necessary legal action to recover any outstanding amounts.
 9. Unless otherwise specified, the offers under this Campaign cannot be used in conjunction with offers, discounts or promotions provided under other campaigns.
 10. We reserve 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) and the list of Designated Featured Funds anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.
 11. 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.
 12. In the event of any dispute arising from the Campaign, the decision of WeLab Bank Limited shall be final, conclusive and binding.
 13. 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.
 14. These terms and conditions shall be read in conjunction with our “Wealth Management Services Terms”, “GoSave 2.0 Time Deposit Terms and Conditions” and “Account Terms”. Terms defined in our “Wealth Management Services Terms”, “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 “Wealth Management Services Terms”, “GoSave 2.0 Time Deposit Terms and Conditions” and the “Account Terms”, the prevailing order shall be as follows:
 - (i) these terms and conditions;
 - (ii) the “Wealth Management Services Terms” and/or “GoSave 2.0 Time Deposit Terms and Conditions”, depending on the applicable offer(s); and
 - (iii) the “Account Terms”.
 15. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Offer 1 – Fund In Reward

16. New Customer can enjoy HKD 200 cash reward (“**Fund In Reward**”) by fulfilling the following conditions within the indicated period:
 - a. Place deposits of HKD 10,000 or more into their Core Account within 30 days from the Date of Successful Core Account Opening or before 31 July 2024 (whichever is earlier); and
 - b. Maintain a minimum total balance of HKD 10,000 in the accounts of WeLab Bank for at least 90 consecutive days from the date on which the total balance reaches HKD 10,000.
17. New Customer can only enjoy Fund In Reward once under this Campaign.
18. The Fund In Reward will be credited into your Core Account on the following dates.

Fulfil all requirements set out in Clause 16 on the following dates	Date for crediting Fund in Reward into Core Account
From 1 September 2024 to 30 October 2024	On or before 30 November 2024

19. We reserve the right to deduct the corresponding Fund In Reward amount before account closure if the Core Account is closed within 1 year after the Fund In reward is credited into your Core Account, or collect the corresponding Fund In Reward amount through other means without any notice.

Offer 2 – GoSave 2.0 Amazing Deposit Rate of 4.5% p.a.

20. New Customer opening a Core Account during the Campaign Period can set up a designated GoSave 2.0 Time Deposit in 30 days from the Date of Successful Core Account Opening with the following features (“Designated GoSave 2.0”):

- 6-month tenor at 4.5% p.a. interest rate
- Maximum principal amount of HKD1,000,000

21. Each New Customer can set up only one Designated GoSave 2.0.

22. The Designated GoSave 2.0 will be shown in the App within 2 business days after the Date of Successful Core Account Opening.

23. The applicable tenor of each GoSave 2.0 Time Deposit and interest rate shall be in accordance with the Tenor shown in our App at the time each GoSave 2.0 Time Deposit is made available. We will notify you by email after your GoSave 2.0 Time Deposit has opened.

24. Except “GoSave 2.0 Festive of Savings – Earn Interest & Win iPhone Lucky Draw”, this offer cannot be used in conjunction with other offers, discounts or promotions provided under other campaigns.

Offer 3 – Innovative HKD 50,000 Pain-free Wealth Management Experiential Program (‘The Program’)

25. The Program is only valid during the Campaign Period. New Customer who opens an Investment Account within 30 days from the Date of Successful Investment Account Opening during the Campaign Period can participate in the Program.

26. The Program applies to New Customers who fulfill the following conditions during the Campaign Period:

- (i) Subscribing to any “Designated Featured Funds” (please refer to Clause 37) with an investment amount of at least HKD10,000 (or the relevant foreign currency equivalent) via Featured Funds Service during the Campaign Period (“Eligible Transaction”). If you subscribe more than one Eligible Transaction during the Campaign Period, **please note that only the first Eligible Transaction counts**. The Program will only count the subscription amount up to HKD50,000 of the Eligible Transaction, regardless of the actual subscription amount, and **any subscription amount over HKD50,000 will not be counted** (see remark 1), and
- (ii) You must maintain a minimum balance of HKD10,000 net subscription amount (or the relevant foreign currency equivalent) of your Eligible Transaction during the entire Trial Period (see remark 2). **If you redeem a portion of the fund resulting in the net subscription amount of your Eligible Transaction drops below HKD10,000 during the Trial Period, you will not be entitled to participate in this Program.**

Remark 1: please refer to Example 7 in Appendix 1.

Remark 2: please refer to Example 5 and 6 in Appendix 1.

Note: For the avoidance of doubt, any monthly investment instruction submitted via Featured Fund Service and any investment instruction submitted via GoWealth Digital Wealth Advisory shall NOT be considered as an Eligible Transaction.

27. The Program Mechanism:

- (i) If the fund price rises during the Trial Period, the customer keeps the potential gains subject to redemption of fund, and no Trial Voucher will be given out;
- (ii) If the fund price drops during the Trial Period, the customer will be given one Trial Voucher of an amount equal to:

Fund units of Eligible Transaction * (subscription price – fund price at the end of the Trial Period).

28. 'Fund units of Eligible Transaction' is the Eligible Transaction amount divided by the first day unit price of the relevant fund rounded up to 4 decimal places.
29. Trial Voucher will be credited into your valid WeLab Bank Core Account on or before 17 August, 2024, unless otherwise specified.
30. No Trial Voucher will be awarded if the Core Account or Investment Account is frozen or closed before the Trial Voucher is deposited.
31. If you redeem the fund of your Eligible Transaction in full amount before the end of Trial Period, you will not be entitled to enjoy this Program. If you redeem a portion of the fund of your Eligible Transaction during the Trial Period, only the balance of your remaining Eligible Transaction at the end of the Trial Period will be counted as the investment amount of Eligible Transaction.
32. Transaction time will be based on Hong Kong Time. If the subscription order is withdrawn, cancelled or declined, such order will not be regarded as a successful subscription order.
33. "Trading Day" refers to a business day on which the corresponding fund house accepts trading order and as defined by each fund house.
34. "Order Placement Day" defined as follows: The cut-off time for order placement is at 15:00 HKT. If you place subscription/ redemption order before 15:00 HKT, the same day will be considered as the Order Placement Day. If you place subscription/ redemption order at or after 15:00 HKT, the next Trading Day will be considered as the Order Placement Day.

Note: For the avoidance of doubt, in order for you to fulfill the conditions to participate in The Program on 30 June, 2024, you must submit an Eligible Transaction instruction before 15:00 HKT on 31 July, 2024.

35. If the transaction is conducted in a foreign currency, its investment amount will be converted into Hong Kong dollar on the transaction date based on the relevant prevailing foreign exchange rate determined by us and rounded up to the nearest integer for calculation of the Eligible Transaction.

36. Customers are solely responsible for any post-Trial Period investment gains/losses i.e. if you hold any fund unit positions after the Trial Period, you will be responsible for any gains and losses arising from any changes in fund prices.

37. The list of Designated Featured Funds of the Program:

ISIN	Fund Name	Fund House	Asset Class	Product Risk Rating
LU1516285753	Allianz Global Opportunistic Bond (HKD) Monthly Dividend	Allianz Global Investors	Bond Fund	2
LU1516272009	Allianz Global Opportunistic Bond (USD) Monthly Dividend	Allianz Global Investors	Bond Fund	2
LU2207432506	Allianz Green Bond (USD) Monthly Dividend	Allianz Global Investors	Bond Fund	2
LU0784395997	BGF Asian Tiger Bond (HKD) Monthly Dividend	BlackRock	Bond Fund	3
LU0764618053	BGF Asian Tiger Bond (USD) Monthly Dividend	BlackRock	Bond Fund	3
LU1963769176	BGF China Bond (HKD) Monthly Dividend	BlackRock	Bond Fund	3
LU1847653141	BGF China Bond (USD) Monthly Dividend	BlackRock	Bond Fund	3
LU0006061419	Blackrock US Dollar Reserve Fund (USD) Accumulation	BlackRock	Money Market Fund	1
LU2156566916	Fidelity Global Income Fund (USD) Monthly Dividend	Fidelity International	Bond Fund	2
LU1481012216	Fidelity Global Income Fund A (HKD Hedged) Monthly Dividend	Fidelity International	Bond Fund	2
LU1986416003	Fidelity US Dollar Cash Fund (HKD) Accumulation	Fidelity International	Money Market Fund	1

LU0261952922	Fidelity US Dollar Cash Fund (USD)(Accumulation)	Fidelity International	Money Market Fund	1
LU2639601900	Fidelity US Dollar Cash Fund (HKD)(Monthly Dividend)	Fidelity International	Money Market Fund	1
LU2639602031	Fidelity US Dollar Cash Fund (USD)(Monthly Dividend)	Fidelity International	Money Market Fund	1
LU2382293830	Invesco Pan European Equity (HKD)(Monthly Dividend)	Invesco	Equity Fund	3
IE0004858456	Janus Henderson US Short-Term Bond Fund (USD)(Monthly Dividend)	Janus Henderson	Bond Fund	2
LU1128926307	JPM Income (HKD)(Monthly Dividend)	JPMorgan	Bond Fund	3
LU1128926489	JPM Income (USD)(Monthly Dividend)	JPMorgan	Bond Fund	3
HK0000102936	JPMorgan Asian Total Return Bond (HKD)(Monthly Dividend)	JPMorgan	Bond Fund	3
HK0000055597	JPMorgan Asian Total Return Bond (USD)(Monthly Dividend)	JPMorgan	Bond Fund	3
IE00B4640616	PIMCO Asia Strategic Interest Bond Fund (USD)(Monthly Dividend)	PIMCO	Bond Fund	3
IE00B30S5W57	PIMCO Asia Strategic Interest Bond Fund (HKD)(Monthly Dividend)	PIMCO	Bond Fund	3
IE00BHR40Y78	PIMCO Income II (HKD)(Monthly Dividend)	PIMCO	Bond Fund	2
IE00BHR40X61	PIMCO Income II (USD)(Monthly Dividend)	PIMCO	Bond Fund	2
LU2305832425	Invesco Asia Consumer Demand (HKD)(Accumulation)	Invesco	Equity Fund	4
LU1751208403	Schroder Global Target Return (USD)(Monthly Dividend)	Schroders	Mixed Asset Fund	3
LU1823147811	Schroder Global Target Return (HKD)(Monthly Dividend)	Schroders	Mixed Asset Fund	3

38. Participation in The Program involves fees and charges. For Wealth Services' fees and charges information, please refer to WeLab Bank's website for the General Service Charges.

39. Subject to the market conditions, the Bank reserves the right to amend or terminate The Program from time to time without prior notice.

Deposit Protection Scheme

WeLab Bank Limited is a member of the Deposit Protection Scheme in Hong Kong. Eligible deposits taken by this Bank are protected by the Scheme up to a limit of HKD 500,000 per depositor.

Core Account, GoSave 2.0 Time Deposit and Foreign Currency Account are deposits qualified for protection under the Deposit Protection Scheme in Hong Kong.

Note: Investment Account, GoWealth Digital Wealth Advisory Services and Fund Investment Services are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

Effective Date: 1 June, 2024

Appendix 1: Illustrative Examples of The Program

Example 1:

Assuming that the customer fulfills all the terms and conditions including the criteria set out in Clause 26 and conducts the following transaction(s) within 30 days upon successfully opening an Investment Account:

Date	Transaction Detail(s)	Remarks
19 April 2024	Open Investment Account successfully	
22 April 2024 (The Order Placement Day of Eligible Transaction)	<ul style="list-style-type: none"> Submit an instruction to subscribe for Fund A (Fund A is in the list of Designated Featured Funds) with an investment amount of HKD 20,000 Generally speaking, customers can know the fund subscription price on the second Trading Day after the Order Placement Day (i.e. 24 April, 2024). Assuming that the subscription price is HKD 10.00, the customer holds 2,000 units of Fund A (Fund units holding of the Eligible Transaction) 	The customer fulfills the conditions within 30 days of successfully opening an Investment Account.
26 April 2024 (5 th Trading Day, the end of the Trial Period)	The price of Fund A is HKD 10.30	

If the customer does not have any fund redemption transactions during the Trial Period, the fund price at the end of the Trial Period (the 5th Trading Day) is higher than the subscription price. Therefore, the customer has achieved potential gains during the Trial Period and may keep the potential gains subject to redemption, but the Bank will not give out any Trial Voucher.

Potential gains HKD 600 = 2,000 units of Fund A of the Eligible Transaction* (Fund price at the end of the Trial Period HKD 10.30 - Subscription price HKD 10.00)

Example 2:

Assuming that the customer fulfills all the terms and conditions including the criteria set out in Clause 26 and the following transaction(s) within 30 days of successfully opening an Investment Account.

Date	Transaction Detail(s)	Remark
19 April 2024	Open Investment Account successfully	
22 April 2024 (The Order Placement Day of Eligible Transaction)	<ul style="list-style-type: none"> Submit an instruction to subscribe for Fund A (Fund A is in the list of Designated Featured Funds) with an investment amount of HKD 18,000 Generally speaking, customers can know the fund subscription price on the second Trading Day after the Order Placement Day (i.e. 24 April, 2024). Assuming that the subscription price is HKD 9.00, the customer holds 2,000 units of Fund A (Fund units holding of the Eligible Transaction) 	The customer fulfill the conditions within 30 days of successfully opening an Investment Account.
26 April 2024 (5 th Trading Day, the end of the Trial Period)	The price of Fund A is HKD 8.80	

Assuming that the customer does not have any fund redemption transactions during the Trial Period, the fund price at the end of the Trial Period (the 5th Trading Day) is lower than the subscription price, the customer will receive one Trial Voucher from the Bank:

Trial Voucher HKD 400 = 2000 units of Fund A holding of the Eligible Transaction* (Subscription price HKD 9.00 - Fund price at the end of the Trial Period HKD 8.80)

Example 3:

Assuming that the customer fulfills all the terms and conditions including the criteria set out in Clause 26 and conducts the following transactions within 30 days of successfully opening an Investment Account.

Date	Transaction Detail(s)	Remark
19 April 2024	Open Investment Account successfully	
21 April 2024 (non-Trading Day, hence the Order Placement Day of Eligible Transaction falls into 22 April 2024)	<ul style="list-style-type: none"> Submit two investment instructions: the first investment amount is HKD55,000, subscribe Fund C (Fund C is in the list of Designated Featured Funds); the second investment amount is HKD18,000, subscribe Fund D (Fund D is in the list of Designated Featured Funds). Only the first investment (Fund C) is calculated. As only the first HKD50,000 (or the relevant foreign currency equivalent) of the investment amount will be counted for the Program, among the investment amount of HKD55,000, the Eligible Transaction amount counted under The Program is HKD 50,000. Generally speaking, customers can know the fund subscription price on the second Trading Day after the Order Placement Day (i.e. 24 April, 2024). Assuming that the subscription price of fund C is HKD 10.00, the customer holds 5,000 units of Fund C (Fund units holding of the Eligible Transaction). 	The customer fulfills the conditions within 30 days of successfully opening an Investment Account.
26 April 2024(5 th Trading Day, the end of the Trial Period)	The price of Fund C is HKD 10.20	

Assuming the customer does not have any fund redemption transactions during the Trial Period, the fund price at the end of the Trial Period (the 5th Trading Day) is higher than the subscription price. Therefore, the customer has achieved potential gains during the Trial Period and may keep the potential gains subject to redemption, but the Bank will not give out any Trial Voucher.

Potential gains HKD 1000 = 5000 units of Fund C holding of the Eligible Transaction * (Fund price at the end of the Trial Period HKD 10.20 - Subscription price HKD 10.00)

As the subscription of Fund C is the first and only Eligible Transaction, although Fund D is in the list of Designated Featured Funds, the subscription of Fund D is not considered as Eligible Transaction, and the potential gains/losses arising from the price changes of Fund D are not considered in the Program.

Example 4:

Assuming that the customer fulfills all the terms and conditions including the criteria set out in Clause 26 and conducts the following transaction(s) within 30 days of successfully opening an Investment Account.

Date	Transaction Detail(s)	Remark
19 April 2024	Open Investment Account successfully	

22 April 2024 (The Order Placement Day of Eligible Transaction)	<ul style="list-style-type: none"> • Submit two investment instructions: • The first investment instruction: Subscribing Fund E (Fund E is in the list of Designated Featured Funds) with an investment amount of HKD18,000; • The second investment instruction: Subscribing Fund F (Fund F is in the list of Designated Featured Funds) with an investment amount of HKD30,000. • Only the first investment (Fund E) is calculated. As the first HKD50,000 (or the relevant foreign currency equivalent) of the investment amount is counted for the Program, the Eligible Transaction amount for the Program is HKD 18,000, Fund F subscription is not considered. • Generally speaking, customers can know the fund subscription price on the second Trading Day after the Order Placement Day (i.e. 24 April 2024). Assuming that the subscription price of fund E is HKD 10.00, the customer holds 1,800 units of Fund E (Fund units holding of the Eligible Transaction) 	The customer fulfills the conditions within 30 days of successfully opening an Investment Account.
26 April 2024 (5th Trading Day, the end of the Trial Period)	The price of Fund E is HKD 9.7	

Assuming the customer does not have any fund redemption transactions during the Trial Period, and the price of Fund E at the end of the Trial Period (the 5th Trading Day) is lower than the subscription price, the customer will receive one Trial Voucher from the Bank:

Trial Voucher HKD 540 = 1800 units of Fund E of Eligible Transaction* (Subscription price HKD 10.00- Fund price at the end of the Trial Period HKD 9.70)

As the transaction of Fund E is the first and only Eligible Transaction, although Fund F is in the list of Designated Featured Funds, the transaction of Fund F is not considered as Eligible Transaction, and the potential gains/losses arising from the price changes of the fund F are not considered in the Program.

Example 5:

- If the fund that a customer redeemed during the Trial period is not in the list of Designated Featured Funds, customer's eligibility to the Program will not be affected.
- However, if the customer fulfills all the terms and conditions including the criteria set out in Clause 26 and the fund that a customer redeemed during the Trial period is in the list of Designated Featured Funds, the scenario is illustrated in the following example (the net subscription amount of an Eligible Transaction during the Trial Period is between HKD10,000 and HKD50,000):

Date	Transaction Detail(s)	Remark
19 April 2024	Open Investment Account successfully	
22 April 2024(The Order Placement Day of Eligible Transaction)	<ul style="list-style-type: none"> • Subscribing Fund M (Fund M is in the list of Designated Featured Funds) with an investment amount of HKD 60,000. • Generally speaking, customers can know the fund subscription price on the second Trading Day after the Order Placement Day (i.e. 24 April, 2024). Assuming that the 	The customer fulfills the conditions within 30 days of successfully opening an Investment Account.

	subscription price is HKD 10.00, and the customer holds 6,000 units of Fund M (among which 5,000 are Fund units holding of the Eligible Transaction)	
25 April 2024	<ul style="list-style-type: none"> • Submit redemption instructions for Fund M: • Instruction 1: Redemption amount HKD20,000 • Instruction 2: Redemption amount HKD20,000 	During the trial period, the customer's redemption amount is HKD40,000, and the net subscription amount during the trial period is HKD20,000.
26 April 2024 (5th Trading Day, the end of the Trail Period)	<ul style="list-style-type: none"> • Assuming customer holding units of Fund M on 26 April (after redemption) is 2,000 • The price of Fund M is HKD 9.80 	

From the above case, the customer's net subscription amount of Eligible Transactions during the Trial Period still meets the minimum transaction amount of HKD10,000, so the customer is still eligible according to terms and conditions including Clause 26. Otherwise, if the net subscription amount is lower than the minimum transaction amount of HKD10,000, the customer will not be eligible for the Program.

The price of Fund M at the end of the Trial Period (the 5th Trading Day) is lower than the subscription price, the customer will receive one Trial Voucher:

Trial Voucher HKD 400 = 2000 units of Fund M of Eligible Transaction at the end of Trial Period* (Subscription price HKD 10.00- Fund price at the end of the Trial Period HKD 9.80)

Example 6:

- Assuming that the customer fulfills all the terms and conditions including the criteria set out in Clause 26 and the fund that a customer redeemed during the Trial Period is in the list of Designated Featured Funds. The scenario is illustrated in the following example (the net subscription amount of an Eligible Transaction during the Trial Period is above HKD50,000):

Date	Transaction Detail(s)	Remark
19 April 2024	Open Investment Account successfully	
22 April 2024 (The Order Placement Day of Eligible Transaction)	<ul style="list-style-type: none"> • Subscribe Fund X (Fund X is in the list of Designated Featured Funds) with an investment amount of HKD 100,000. • Generally speaking, customers can know the fund subscription price on the second Trading Day after the Order Placement Day (i.e. 24 April 2024). Assuming that the subscription price is HKD 10.00, and the customer holds 10,000 units of Fund M (among which 5,000 are fund units holding of the Eligible Transaction) 	The customer fulfills the conditions within 30 days of successfully opening an Investment Account.
25 April 2024	<ul style="list-style-type: none"> • Submit redemption instructions for Fund X Instruction 1: Redemption amount HKD20,000 	During the Trial Period, the customer's redemption amount is HKD20,000, and the net subscription amount during the Trial Period is HKD80,000.
26 April 2024 (5th Trading Day, the end of the Trail Period)	The price of Fund X is HKD 9.90	

From the above case, the customer's net subscription amount of Eligible Transaction is above HKD 10,000 during the Trial Period, so the customer is still eligible according to terms and conditions including Clause 26.

The price of Fund X at the end of the Trial Period (the 5th Trading Day) is lower than the subscription price, the customer will receive one Trial Voucher:

Trial Voucher HKD 500 = 5000 units of Fund X of Eligible Transaction on subscription date* (Subscription price HKD 10.00- Fund price at the end of the Trial Period HKD 9.90)

Example 7:

Assuming that (i) a customer fulfills all the terms and conditions including the criteria set out in Clause 26; (ii) makes more than 1 subscription and/or more than one fund during the Trial Period; (iii) Fund N is not in the list of Designated Featured Funds while Fund S is in the list of Designated Featured Funds.

Date	Transaction Detail(s)	Remark
19 April 2024	Open Investment Account successfully	
22 April 2024 (The Order Placement Day of Eligible Transaction)	<ul style="list-style-type: none"> The customer submits the following subscription instructions in chronological order: Order 1: Fund N (investment amount is HKD 18,000), subscription price is HKD 10.00; Order 2: Fund S (investment amount is HKD 28,400), subscription price is HKD 14.20; Order 3: Fund S (investment amount is HKD 15,000), subscription price is HKD 14.20; 	The customer fulfills the conditions within 30 days of successfully opening an Investment Account.
26 April 2024 (5th Trading Day, the end of the Trial Period)	<ul style="list-style-type: none"> The price of Fund N is HKD 9.90 The price of Fund S is HKD 14.00 	

- Since Fund N is not in the list of Designated Featured Funds, Order 1 does not qualify as a "Eligible Transaction".
- Since Fund S is in the list of Designated Featured Funds, Order 2 qualifies as an "Eligible Transaction".
- Since The Program only count the first Eligible Transaction, Order 3 is not an "Eligible Transaction".
- The price of Fund S at the end of the Trial Period (the 5th Trading Day) is lower than the subscription price, the customer will receive one Trial Voucher:
Trial Voucher HKD 400 = 2000 units of Fund S * (Subscription price HKD 14.20- Fund price at the end of the Trial Period HKD 14.00)