



Personal Loan Cash Rebate Offer (the “Promotion”) Terms and Conditions

Effective date: 1 July 2025

1. Unless otherwise stated, the Promotion runs from 1 July 2025 to 30 September 2025 (both dates inclusive)(the “**Promotion Period**”).
2. Customers (“**you**” or “**your**”) who have successfully applied for WeLab Bank Personal Loan (“**Loan**”) in accordance with the WeLab Bank Personal Loan (including Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions within the Promotion Period at WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**our**” or “**us**”) and draw down the loan (not applicable for reborrow/top-up of the Loan) within 7 calendar days after approval with a minimum tenor of 24 months can enjoy up to HKD 23,888 cash rebate (“**Cash Rebate**”). Details of the eligibility for the Cash Rebate are set out in the table below:

Drawdown amount (HKD)	Tenor	Cash rebate of Personal Instalment Loan (HKD)	Cash rebate of Debt Consolidation Loan (HKD)
\$150,001 - \$200,000	24 months or above	\$1,000	\$1,000
\$200,001 - \$300,000		\$3,000	\$3,000
\$300,001 - \$500,000		\$5,000	\$5,000
\$500,001 - \$599,999		\$7,000	\$10,000
\$600,000 - \$799,999		\$9,000	\$12,000
\$800,000 - \$1,199,999		\$14,000	\$16,000
\$1,200,000 or above		\$18,888	\$23,888

3. The Cash Rebate amount will be credited into your HKD Core Account on or before 31 January 2026.
4. In the event that you repay the outstanding loan amount of your Loan in full prior to the loan’s final repayment date, we shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to deduct the Cash Rebate directly from your Account (including but not limited to your HKD Core Account) without prior notice and/or take any necessary legal action to recover any outstanding amounts.
5. Your loan account must be valid with good condition (including but not limited to no delinquency) and no default during the entire tenor of the Loan, otherwise, the eligibility of you to participate in this Promotion may be forfeited and any subsequent unpaid Cash Rebate will be cancelled automatically forthwith without prior notice to you.
6. The Cash Rebate (if applicable) cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
7. You agree and acknowledge that you are not entitled to receive any Cash Rebate if you close your HKD Core Account at any time or repay the loan before the Cash Rebate amount is credited into your HKD Core Account.
8. Any breach of applicable laws or regulations, committed fraud, abuse and/or failed to comply with the terms and conditions of this Promotion by you (as determined at our sole discretion) will result in quash of your eligibility to participate in the Promotion and/or suspension or termination of all or any of your

Account with us. We shall not credit the Cash Rebate or where the Cash Rebate has been credited, we reserve the right to deduct the Cash Rebate 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. We reserve the right to suspend, modify or terminate the Promotion and/or amend these terms and conditions at any time without prior notice. In the event of dispute, our decision shall be final, conclusive, and binding.
10. These terms and conditions shall be read in conjunction with our Account Terms and the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions. In the event of discrepancies or inconsistencies between these terms and conditions and the Account Terms and the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions, these terms and conditions shall prevail.
11. Terms defined in our Account Terms and/or WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions shall have the same meanings when used herein, unless otherwise defined.
12. In the event of discrepancies and or inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Loan-Deposit-Link (the "Promotion") Offer Terms and Conditions

Effective date: 1 July 2025

1. Unless otherwise stated, the Promotion runs from 1 July 2025 to 30 September 2025 (both dates inclusive) (the "**Promotion Period**").
2. Customers ("**you**" or "**your**") of Welab Bank Limited ("**WeLab Bank**", "**we**", "**our**" or "**us**") who successfully submitted application during the Promotion Period, and later got approved and successfully drawn down a loan under WeLab Bank Personal Loan ("**Loan**") ("**Eligible Customers**") will be automatically eligible for this Promotion.
3. Unless otherwise stated, you may be entitled to this Promotion once only.
4. For the purpose of determining the valid period of this Promotion, it shall start from the month when Eligible Customers draw down a new Loan (including but not limited to any reborrow/top-up of the Loan) and last until either the end of loan tenor or the subsequent 11 calendar months, whichever is shorter ("**Valid Period**"). If you have signed up for any Loan related promotion offers (e.g. GoFlexi-Link offer and saving interest rate offered by Loan-Deposit-Link) previously ("**Previous Loan Promotion Offers**"), such Previous Loan Promotion Offers shall end and be replaced by this Promotion and you shall not be entitled to continue to enjoy the benefits under the Previous Loan Promotion Offers, upon you agree to reborrow/top-up of the Loan and drawdown.
5. Should a customer meet the eligibility requirements for multiple Loan-Deposit-Link offers at the same time, we reserve the right to apply solely the offer that results in the maximum benefit to the customer. The final offer (including but not limited to total entitled annual interest rate) is governed by the terms and conditions of the selected offer. Loan-Deposit-Link offers are mutually exclusive and cannot be combined in any manner.
6. During the Valid Period, Eligible Customer(s) will be entitled to a corresponding additional interest rate ("**Additional Interest Rate**") (please take reference to the table below). Any remaining deposit amount will not be entitled to Additional Interest Rate.
7. Based on the HKD core account deposit daily balance ("**Eligible Deposit**") and Additional Interest Rate, the additional interest will be calculated daily in simple interest instead of compound interest on a 365-day basis (a 366-day basis in the case of a leap year) based on the interest rate as set out below:

Tier	HKD Core Account Deposit Daily Balance ("Eligible Deposit") [#]	Current Prevailing Interest Rate (p.a.) [*]	Additional Interest Rate (p.a.)	Total Entitled Annual Interest Rate (p.a.) ^{**}
1	<= 50% outstanding loan amount on the day	0.01%	+ 1.99%	2.00%
2	> 50% - 100% outstanding loan amount on the day	0.01%	+ 4.99%	5.00%
3	> 100% outstanding loan amount on the day	0.01%	-	0.01%

* Our current prevailing interest rate for HKD for your Core Account is 0.01%. It is for reference only and is subject to change from time to time without prior notice and at the Bank's sole and absolute

discretion. The latest prevailing interest rate for your HKD Core Account can be obtained from our website or WeLab Bank app.

******The total entitled annual interest rate will include your HKD Core Account current prevailing annual interest rate. The total entitled annual interest rate of each tier in the table above shall be capped at the Annual Percentage Rate (APR) of your corresponding Loan. For instance,

- If the APR of your corresponding Loan is 1.68%, the Total Entitled Annual Interest Rate of tier 1 and 2 in the table above will be 1.68%, tier 3 will be 0.01%.
- If the APR of your corresponding Loan is 4.00%, the Total Entitled Annual Interest Rate of tier 1 in the table above will be 2.00%, tier 2 will be 4.00%, tier 3 will be 0.01%.

It is for reference only and is subject to condition of each customer.

Corresponding Eligible Deposit within the same tier will be eligible for the corresponding Total Entitled Annual Interest Rate of the same row within the table only.

8. The eligible daily deposit balance in the HKD Core Account will be counted based on our system's day end balance (rounded to the nearest cent) each day. In the event of a dispute, our decision shall be final, conclusive, and binding.
9. For the avoidance of doubt, the interest of your HKD Core Account will still be calculated:
 - (a) based on the total daily deposit balance of your HKD Core Account and our prevailing interest rate for the HKD Core Account as at the interest calculation day; and
 - (b) accrue daily on simple interest and 365-day basis (a 366-day basis in the case of a leap year).
10. The additional interest will be credited into your HKD Core Account within 15 working days of the next calendar month. The additional interest amount will be rounded to the nearest cent.
11. The Additional Interest Rate is for reference only and is subject to change from time to time and at the Bank's sole and absolute discretion.
12. You will be given 30 calendar days advance notice of the change to the end date (if any), Additional Interest Rate of the Promotion (if any) by us through email.
13. You agree and acknowledge that you are not entitled to receive any additional interest if you close or in progress of closing your HKD Core Account at any time before the additional interest being credited to your HKD Core Account.
14. Interest Rebate is calculated on a pro-rata basis if the Loan is not held for the entire calendar month. This will occur if the Loan drawdown date or Early repayment date does not fall on the 1st of any calendar month.

For example:

- **Drawdown date not on the 1st July:** If a customer draws down his/her loan on the 5th July, then the Applicable Deposit Balance will be calculated pro-rated from the 5th July (i.e. 5th to 31st July). The Interest Rebate will be credited on or before 15th working day of August.
 - **Early repayment date not on the 1st July:** If a customer early repays on the 10th of July, then the Applicable Deposit Balance will be calculated pro-rated from the 1st to 9th July. The Interest Rebate will be credited on or before the 15th working day of August.
15. To be entitled to participate in this Promotion and receive an Interest Rebate, Eligible Customer's loan account must be valid with good condition (including but not limited to no delinquency) and no default during the entire tenor of the Loan, otherwise, the eligibility of the Eligible Customer to participate in this Promotion may be forfeited and any subsequent unpaid Interest Rebate will be cancelled automatically forthwith without prior notice to you.

16. Participation in the Promotion and your entitlement to the Promotion and Interest Rebate is subject to there being no abuse or non-compliance to these terms and conditions by you, failing which the Bank will not credit the rebate or where the rebate has been credited, we may debit the value of the rebate from your HKD Core Account without prior notice and/or take such action to recover any outstanding amounts.
17. We reserve the right to suspend, modify or terminate the Promotion and/or amend these terms and conditions at any time without prior notice. In the event of dispute, our decision shall be final, conclusive and binding.
18. These terms and conditions shall be read in conjunction with our Account Terms and the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions. In the event of discrepancies or inconsistencies between these terms and conditions and the Account Terms and the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions, these terms and conditions shall prevail.
19. Terms defined in our Account Terms and/or the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions shall have the same meanings when used herein, unless otherwise defined.
20. In the event of discrepancies and or inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

WeLab Bank Personal Loan "R-Friend Referral" Campaign Terms and Conditions

Effective date: 1 July 2025

1. The WeLab Bank Personal Loan "R-Friend Referral" Campaign ("**Campaign**") shall be valid from 1 July 2025 to 30 September 2025 (both dates inclusive) ("**Campaign Period**") unless otherwise specified by us.
2. The Campaign is only applicable to a customer ("**Eligible Customer**") of WeLab Bank Limited ("**WeLab Bank**", "**we**", "**us**" or "**our**") who is an existing WeLab Bank customer with a valid WeLab Bank account (as determined by us at our sole discretion) within the Campaign Period. Eligible Customers are deemed to accept these Terms and Conditions by participating in this Campaign.
3. During the Campaign Period, Eligible Customer ("**Referrer**") can enjoy HKD 800 Referral Reward ("**Referral Reward**") if the Referrer has successfully referred a Referee (as defined in clause 4 below) to apply for WeLab Bank Personal Instalment Loan or WeLab Bank Debt Consolidation Loan (together, "WeLab Bank Personal Loan") with Referrer's designated referral code (including "FP" or "TR" prefix) and drawdown the loan within 7 calendar days after approval ("**Successful Referral**"). Each Referrer can enjoy a maximum of HKD 8,000 cash reward (i.e. 10 Successful Referrals at maximum) under this Campaign.
4. Definition of Referee ("**Referee**"):

Note i: To be a new WeLab Bank customer means a customer who has not terminated and/or closed his/her WeLab Bank account in the twelve (12) months prior to the commencement of the Campaign Period. The new WeLab Bank customer may only use one (1) referral code when opening a WeLab Bank account and applying for WeLab Bank Personal Loan, 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 WeLab Bank, this Campaign cannot be used in conjunction with other programmes.
5. The Referrer and the Referee agree and acknowledge that they are of friends / relatives relationship, while the Referrer has not charged the Referee any fee related to the loan applied.
6. The Referrer can earn HKD 800 Referral Reward for each Successful Referral. The Referee's loan application needs to be submitted before 30 September 2025 and drawdown before 10 October 2025 to be eligible.
7. The Referral Reward will be credited into the Referrer's HKD Core Account on or before 31 January 2026.
8. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer closes the Core Account at any time before the rewards are credited into the Core Account.
9. If the Referrer requests to close the account within one year upon receiving the Referral Reward, we have the right to deduct the equivalent credited amount from the Referrer's account prior to the closing of account or collect the equivalent amount from the Referrer through any other means without notice.
10. In the event that the Referee repays the outstanding loan of the WeLab Bank Personal Loan in full prior to the loan's final repayment date, we shall not credit the Referral Rebate or where the Referral Rebate has been credited, we reserve the right to debit the Referral Rebate directly from the Referrer's Account (including but not limited to the HKD Core Account) without prior notice and/or take such necessary legal action to recover any outstanding amounts.
11. The Referrer agrees and acknowledges that the Referrer is not entitled to receive any reward under this Campaign if the Referrer refers himself/herself as Referee.
12. WeLab Bank will not collect any personal data of the Referee upon the referral.
13. WeLab Bank may, from time to time, impose restrictions and changes on the definition of Referee, maximum referral rewards and amount of Referral Reward.

14. 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.
15. The Referral Reward cannot be transferred, returned, exchanged or converted into other form, unless otherwise specified by us.
16. 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. We shall not credit the reward amount or where the cash reward amount has been credited, we reserve the right to debit the Rewards 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.
17. We reserve the right to suspend, modify or terminate this Campaign and/or amend these Campaign Terms and Conditions at any time. In the event of dispute, our decision shall be final, conclusive and binding.
18. These Terms and Conditions shall be read in conjunction with our Account Terms and the WeLab Bank Personal Instalment Loan Terms and Conditions. In the event of discrepancies or inconsistencies between these Terms and Conditions and the Account Terms and the WeLab Bank Personal Instalment Loan Terms and Conditions, these Terms and Conditions shall prevail.
19. Terms defined in our Account Terms and/or the WeLab Bank Personal Instalment Loan Terms and Conditions shall have the same meanings when used herein, unless otherwise defined.
20. No person may enforce any of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong).
21. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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Tesla Exclusive WeLab Bank Personal Instalment Loan Offer Terms and Conditions

Effective date: 1 July 2025

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

"Campaign Period" means the period from 1 July 2025 to 30 September 2025 (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 Draw Down the Loan" means the date on which a customer who have successfully applied for WeLab Bank Personal Loan ("**Loan**") in accordance with the WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions within the Promotion Period at WeLab Bank Limited and draw down the loan.

"Eligible Customer(s)", "you" or "your" means:

- (a) **"New Customers" who have successfully** opened a Core Account at WeLab Bank using referral codes with prefix "**TE**" or "**TR**" ("**Referral Code**") within the Campaign Period, and have successfully draw down for WeLab Bank Personal Instalment Loan in accordance with Clauses [15] to [20] below (Note: To be a new WeLab Bank customer means you have not terminated and/or closed your WeLab Bank account in the twelve (12) months prior to the commencement of the Campaign Period); OR
 - (b) **"Existing Customers"** who own a valid HKD Core Account at WeLab Bank, and have successfully draw down for WeLab Bank Personal Instalment Loan using the relevant promotion code with prefix "**TE**" or "**TR**" within the Campaign Period and in accordance with Clauses [15] to [20] below ("**Promotion Code**").
2. This Campaign is only valid during the Campaign Period, with limited quota on a first-come-first-served basis. Our records regarding the quota for this Campaign are final and conclusive.
 3. Your eligibility to participate in this Campaign is subject to our final approval at our sole discretion.
 4. 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.
 5. Unless otherwise specified, the offers under this Campaign cannot be used in conjunction with offers, discounts or promotions provided under other campaigns.
 6. 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.
 7. 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) anytime at our sole discretion without prior notice. The Bank accepts no liability for any such suspension, change or termination.

8. 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.
9. For any and all matters or disputes regarding the Campaign, our decision shall be final and binding.
10. 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.
11. These terms and conditions shall be read in conjunction with our "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions" and "Account Terms". Terms defined in our "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) 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 "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions" and the "Account Terms", the prevailing order shall be as follows:
 - (i) these terms and conditions.
 - (ii) "WeLab Bank Personal Loan (Personal Instalment Loan & Card Debt Consolidation Loan) Terms and Conditions" depending on the applicable offer(s); and
 - (iii) the "Account Terms".
12. For all products and/or services directly sold and supplied to you by Tesla, Tesla shall be solely responsible for all related obligations and liabilities. We shall not be liable and shall have no responsibility in relation to the accuracy, content, availability, and/or omission of the product and/or service information found in any Supercharger of Tesla.
13. Products and/or services provided directly by Tesla may be subject to their terms and conditions. If you have any complaints or disputes in relation to their products and/or services, you shall directly contact your Tesla delivery advisor.
14. Should there be any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

Tesla Exclusive WeLab Bank Personal Instalment Loan Offer ("Loan Promotion")

15. The Loan Promotion of 4.55% APR is only applicable to eligible customers:
 - (a) who have completed the purchase order of any Tesla model vehicle from Tesla Motors HK Limited ("Tesla") at any time, whether the purchase date is within the Promotional Period or not, and provided relevant proof of purchase; and
 - (b) successfully applied for WeLab Bank Personal Instalment Loan with either tenor of 36, 48 or 60 months in accordance with the WeLab Bank Personal Instalment Loan Terms and Conditions within the Promotion Period using:
 - (i) the relevant promotion code, with prefix "TE" or "TR", under "Promotion Code" for the loan application <applicable to Existing Customers>; or
 - (ii) the relevant promotion code, with prefix "TE" or "TR", under "Referral Code" for account opening <applicable for new WeLab Bank customer>
16. and drawn down the loan within 7 calendar days after approval.
17. The final approved APR will be subject to our approval.

18. The Loan Promotion cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
19. The Loan Promotion cannot be used in conjunction with the below loan promotion offers:
 - (a) Loan-Deposit-Link Offer;
 - (b) Personal Loan Cash Rebate Offer
20. New WeLab Bank Customers may use both Referral Code and Promotion Code in their Account Opening and Loan application. However, New Customers will be able to enjoy the Cash Rebate Promotion once only under either the Referral Code / Promotion Code. This Cash Rebate Promotion cannot be used in conjunction with other referral programmes. For avoidance of doubt, if you have input any other referral codes NOT starting with "TE" or "TR" when you apply for your WeLab Bank account, then you are not entitled to this Cash Rebate Promotion,

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Effective date: 1 July 2025

Disclaimer

This webpage/document does not constitute any offer, solicitation, recommendation, comment or any guarantee to the purchase or sale of any investment products or services.

Investment involves risk. The price of an investment fund unit may go up as well as down and the investment funds may become valueless. Part of your investment may not be able to liquidate immediately under certain market situation. Please refer to our Wealth Management Services Terms (including relevant risk disclosures) and relevant fund offering documents for more details of our services as well as the nature and risks of the relevant products.

The investment decision is yours but you should not invest in these product(s) nor services unless the intermediary who sells them to you has explained to you that these products are suitable for you having regard to your financial situation, investment experience and investment objectives.

Before making any investment decisions, you should consider your own financial situation, investment objectives and experiences, risk acceptance and ability to understand the nature and risks of the relevant product(s).

If you have any inquiries on the nature and risks involved in this webpage/document, relevant product(s) and services, trading or investment funds, etc, you should seek advice from independent financial adviser.

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This webpage/document is issued by WeLab Bank Limited. The contents of this webpage/document have not been reviewed by the Securities and Futures Commission in Hong Kong.

Customer Declarations

- I understand that WeLab Bank Limited (the “Bank”, “you”) does not appoint any third parties to refer loan applications to it and I hereby confirm that this application was not referred by a third party under any beneficial arrangements.
- I declare that I am currently employed and have not been delinquent in repaying any credit facilities with any financial institution, and I am not bankrupt; I have no intention to declare bankruptcy and I am not aware of any bankruptcy proceedings made against me at the time of application.
- I declare that the loan applied must not be for the purposes of financing or refinancing Mortgage Loan(s), property financing or business cash flow purpose.
- I authorise you to obtain any information about me from any necessary parties at any time for the purposes set out in the [Privacy Policy](#).
- I understand you will consider the credit report from the credit reference agency of your choice. I authorize you to check my credit status with my information where you deem necessary. I understand that if I wish to access my credit report, I may contact the credit reference agency on my own by phone.
- I understand that you may require further information or supporting documents from me to process this application, and failure to provide any required information or documents may result in my application being rejected.
- I consent to and authorize each of the Bank and WeLend Limited to disclose my credit-related information maintained by it (if any) to the other for the purposes of credit assessment and ascertaining the total credit exposure of you and your associated companies to me.

Responsible Borrowing

- I understand the reminders about Responsible Borrowing:
- I should have a clear understanding of my financial condition, daily expenses, and actual borrowing needs.
- I should assess my repayment ability and avoid over-borrowing.
- I should repay any outstanding balance on time to avoid overdue interest and late payment charge.
- To borrow or not to borrow? Borrow only if you can repay!