

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

Effective date: 1 April 2024

1. Unless otherwise stated, the Promotion runs from 1 April 2024 to 31 July 2024 (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 (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 days after approval with a minimum tenor of 24 months can enjoy up to HKD 13,888 cash rebate (“**Cash Rebate**”). Details of the eligibility for the Cash Rebate are set out in the table below:

Loan Product	Drawdown Amount (HKD)	Tenor	Cash Rebate (HKD)
Personal Instalment Loan	80,000 - 299,999	24 months or above	300
	300,000 - 699,999		600
	700,000 - 1,500,000		3,000
Card Debt Consolidation Loan	200,000 - 399,999	24 months or above & 36 months below	2,000
	400,000 - 999,999		3,000
	1,000,000 - 1,500,000		7,000
	50,000 - 199,999	36 months or above	500
	200,000 - 399,999		3,000
	400,000 - 999,999		5,000
	1,000,000 - 1,500,000		13,888

3. The Cash Rebate amount will be credited into your Core Account on or before 31 October 2024.
4. In the event that you repay the outstanding loan 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 debit the Cash Rebate directly from your Account (including but not limited to your Core Account) without prior notice and/or take such necessary legal action to recover any outstanding amounts.
5. The Cash Rebate (if applicable) cannot be transferred, returned, exchanged, or converted into other forms, unless otherwise specified by us.
6. You agree and acknowledge that you are not entitled to receive any Cash Rebate if you close your Core Account at any time or repay the loan before the Cash Rebate amount is credited into your Core Account.
7. Any breach of applicable laws or regulations, fraud, abuse and/or non-compliance by you (as determined at our sole discretion) will result in forfeiture 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 debit the Cash Rebate from your Account (including but not limited to your Core Account) without notice and/or take such necessary legal action to recover any outstanding amounts.

8. 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.
9. 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.
10. 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.
11. 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 2024

1. Unless otherwise stated, the Promotion runs from 1 July 2024 to 31 August 2024 (both dates inclusive) (the "**Promotion Period**").
2. Customers ("**you**" or "**your**") of WeLab Bank Limited ("**WeLab Bank**", "**we**", "**our**" or "**us**") who successfully apply for and drawn down a loan under WeLab Bank Personal Loan ("**Loan**") within the Promotion Period with a principal amount of HKD80,000 or above and tenor of 24 months or above ("**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 the subsequent 2 calendar months. If you have signed up for any Loan related promotion offers (e.g. GoFlexi-Link offer and 0.68% 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. Within the Valid Period, Eligible Customer will receive a monthly cash rebate ("**Interest Rebate**"), amount of which shall be equal to:

Applicable Deposit Balance of the respective preceding calendar month x Rebate Rate

In which:

- (a) **Applicable Deposit Balance** of a calendar month shall be the monthly average of the day-end Available Balances of the Eligible Customer's Core Account in HKD for each day in the respective calendar month (balances of any other currencies in the Eligible Customer's Core Account are not included) capped at HKD500,000.
- (b) **Rebate Rate** shall be equal to 3.00% minus the basic interest rate applicable to the Core Account of the Eligible Customer ("**Core Account Interest Rate**") and calculated on a 365 days basis (a 366-day basis in the case of a leap year). However, in any event, the sum of Rebate Rate and Core Account Interest Rate **shall not exceed 3.00%**.

Example:

Total Interest Rate	Core Account Interest Rate*	Rebate Rate
3.00%	0.01%	+2.99%

* Our interest rate for HKD Core Account is 0.01%. It is for reference only and is subject to change from time to time and at the Bank's sole and absolute discretion. The latest prevailing interest rate for your Core Account can be obtained from our website or WeLab Bank app.

Available Balance means the balance shown in your Core Account excluding any pending transactions (including Debit Card payments and GoSave funds).

6. 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:** If a customer draws down his/her loan on the 5th April, then the Applicable Deposit Balance will be calculated pro-rated from the 5th April (i.e. 5th to 30th April). The Interest Rebate will be credited on or before the 15 working days of May.
 - **Early repayment date not on the 1st:** If a customer early repays on the 10th of April, then the Applicable Deposit Balance will be calculated pro-rated from the 1st to 9th April. The Interest Rebate will be credited on or before the 15 working days of May.
7. Interest Rebate of the preceding calendar month will be credited into your Core Account within 15 working days from the 1st day of next calendar month.
 8. 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.
 9. Participation in the Promotion and your entitlement to the Promotion and Interest Rebate is subject to there being no abuse or non-compliance 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 Core Account without prior notice and/or take such action to recover any outstanding amounts.
 10. 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.
 11. 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.
 12. 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.
 13. We reserve the right to suspend, modify or terminate this Promotion and/or amend these Promotion terms and conditions at any time. In the event of dispute, our decision shall be final, conclusive and binding.
 14. In the event of discrepancies and or inconsistencies between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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

Effective date: 1 July 2024

[1] The WeLab Bank Personal Loan “R-Friend Referral” Campaign (“Campaign”) shall be valid from 1 July 2024 to 30 September 2024 (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 days after approval (“Successful Referral”). Each Referrer can enjoy a maximum of HKD 8,000 cash reward (i.e. 10 Successful Referrals at maximum) over the Campaign Period 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 (except WeLab Bank R-Friend Referral Campaign, WeLab Bank MGM Account Opening Reward or WeLab Bank “Flash Account Opening Referral Offer” Special Campaign).

[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 2024 and drawdown before 10 October 2024 to be eligible.

[7] The Referral Reward will be credited into the Referrer’s Core Account on or before 31 January 2025.

[8] The Referrer agrees and acknowledges that the Referrer are not entitled to receive any reward under this Campaign if the Referrer close 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 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 refer 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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Customer Declarations

1. 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.
2. 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.
3. 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.
4. I authorise you to obtain any information about me from any necessary parties at any time for the purposes set out in the [Privacy Notice](#).
5. I understand you will consider the credit report from TransUnion Limited. 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 TransUnion Limited on my own by phone.
6. 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.
7. 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!