



Terms and Conditions of 3HK x WeLab Bank Exclusive Account Opening Rewards Offer

When is the Promotion Period?

1. 3HK x WeLab Bank Exclusive Account Opening Rewards Offer (“**Offer**”) period is from 18 February 2021 to 31 May 2021 (both dates inclusive) (the “**Promotion Period**”) unless otherwise specified by us.

Who can participate in the Promotion?

2. The Promotion is only applicable to 3HK Customers (“**you**” or “**your**”) who successfully opened a WeLab Bank account at WeLab Bank Limited (“**WeLab Bank**”, “**we**”, “**us**” or “**our**”), using the promotion code provided by 3HK within the Promotion Period. 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 Promotion Period.
3. An account opening is deemed to be successful only upon receiving a confirmation email from WeLab Bank indicating that the account is set up (“**Confirmation Email**”).
4. You may only use one (1) promotion code when opening a WeLab Bank account, and you will only be entitled to the Offer which corresponds with the promotion code used. This Offer cannot be used in conjunction with other referral programmes which means if you have input any other promotion codes when you apply for your WeLab Bank account, then you are not entitled to the Prizes under this Offer.
5. This offer is not applicable to 3HK Prepaid SIM customers.

What is the Promotion?

6. You will be entitled to:
 - (a) HKD250 3HK digital cash voucher (“**Digital Cash Voucher**”) for the settlement of 3HK monthly plan bill; and
 - (b) Chance to participate in a lucky draw (“**Lucky Draw**”) to win a ‘iPhone 12’ or a ‘iPhone12 mini’.(collectively, the “**Prizes**”)

How to win the Prizes?

(a) 3HK Digital Cash Voucher

7. The Digital Cash Voucher redemption code (“**Voucher Redemption Code**”) will be sent to your registered email with WeLab Bank within 10 working days upon account opening. Please visit the 3HK redemption page shown in the email for the redemption of the Digital Cash Voucher by inputting the Voucher Redemption Code.

The Digital Cash Voucher will be credited to your 3HK mobile number account you confirmed in 3HK redemption page for the monthly bill settlement and it will be indicated on your 3HK monthly bill statement. Each 3HK mobile number account can only redeem the Digital Cash Voucher Code once.

8. Digital Cash Voucher is valid until 31 July 2021. Late redemption will not be accepted.



9. Digital Cash Voucher is only valid for the bill settlement of 3HK monthly plan. To settle the 3HK monthly bill using the Digital Cash Voucher, you are required to have a valid 3HK mobile number account. For new customers of 3HK, they are required to activate 3HK mobile number within the validity period <on or before 31 July 2021> for the redemption of the Digital Cash Voucher.
10. The Digital Cash Voucher Code can only be redeemed once and cannot be used separately.
11. The Digital Cash Voucher cannot be converted into other form or refund.
12. If you have any enquiries or disputes in relation to this Digital Cash Voucher, you should directly contact WeLab Bank at wecare@welab.bank or 3HK at <https://3ichat.three.com.hk>.

(b) Lucky Draw

13. To be entitled to participate in the Lucky Draw, you must spend once on an Eligible Transaction (see Clause 23 - 25) by using the WeLab Debit Card (virtual and/or physical debit card) within 30 days from account opening.
14. The prize of the Lucky Draw is “iPhone 12 or “iPhone 12 mini” (“**Lucky Draw Prize**”). You will be entitled to a maximum of 1 Lucky Draw chance under this Promotion and you are entitled to the Lucky Draw Prize once only.
15. We will draw up to 10 winners by 14 July 2021
16. The winners will be notified within 5 days after lucky draw by:
 - (a) SMS on your registered mobile number; or
 - (b) Email (as provided to WeLab Bank during your account opening application)
17. The winners will be drawn by an independent third party. WeLab Bank shall have the sole discretion to determine the type of iPhone you will receive as a Lucky Draw Prize.
18. All redemption procedures of the Lucky Draw Prizes will be set out in a separate redemption notification sent by WeLab Bank via email after the announcement of the winners.
19. At the time of redemption of the Lucky Draw Prizes, the winners must be an existing WeLab Bank and 3HK customer.
20. Any person who does not fulfil all the above criteria will automatically be disqualified from participating in the Lucky Draw. Any person who acts in breach of applicable laws and regulations or who has an actual or potential conflict of interest will also be disqualified from participating in the Lucky Draw. No person can participate in the Lucky Draw if he/she has been involved in setting up or running this Lucky Draw.
21. The Lucky Draw Prizes are provided by the relevant manufacturers and/or suppliers. The manufacturers and/or suppliers of the Prizes are solely responsible for the quality and warranty of the products and services provided and WeLab Bank shall have no liability in this respect.
22. The Lucky Draw is organised by WeLab Bank. If you have any enquiries or disputes in relation to the Lucky Draw, you should directly contact WeLab Bank at wecare@welab.bank and the decision of WeLab Bank shall be final, conclusive and binding.

Eligible Transactions

23. “**Eligible Transactions**” mean purchases made at any merchant’s physical store or online store using the WeLab Debit Card. Any transaction conducted in a foreign currency will be converted to Hong Kong Dollar and all transactions are determined by the transaction date of the Eligible



Transaction. Reversing the transaction (including but not limited to an unposted transaction, a refund and/or cancellation of the purchase) will not be considered an Eligible Transaction.

24. Ineligible transactions include but are not limited to:

(a) payment of banking fees and charges (including but not limited to annual fee, overdrawn fee, card replacement fee, ATM cash withdrawal fee, if applicable);

(b) quasi-cash transactions including:

(i) betting and gambling transactions;

(ii) instalment payments;

(iii) balance transfers;

(iv) cash, token, vouchers payment and/or foreign exchange transactions at non-financial institutions (including cash coupon purchases, purchase of foreign currency, money orders and travelers' cheques); and/or

(v) any transactions at other financial institutions (including purchase of merchandise and services from banks);

(c) bank transfers (by way of Faster Payment System, SWIFT, eDDA, etc.);

(d) bill payments (including but not limited to water bills, electricity bills, insurance premiums, payments to other banks and credit cards, etc.);

(e) tax payments to the Inland Revenue Department;

(f) purchase and/or reload of stored value cards or e-wallets; and/or

(g) unposted, canceled and/or refunded transactions, in whole or in part.

25. You have to keep all original sales slips of the Eligible Transactions. In case of any dispute, we may at any time ask you to submit these slips, and/or further documents or evidence for verification.

General Terms and Conditions

26. All Prizes are non-refundable, non-transferable and is not redeemable for cash or other prizes.

27. WeLab Bank and 3HK reserves the right to replace and/or cancel any Prizes at our sole discretion. WeLab Bank further reserves the right to adjust the number of Lucky Draw Prizes which will be given out.

28. This Offer cannot be used in conjunction with any other promotions offered by WeLab Bank.

29. You agree and acknowledge that you will not be entitled to receive any Prizes if:

(a) You close or terminate your WeLab Bank account before the Prizes are awarded to you; and/or

(b) You terminate the mobile service contract between you and 3HK before the Prizes are awarded to you.

30. Your eligibility to participate in this Offer is subject to our final approval at our absolute discretion.

31. 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 this Offer and/or suspension or termination of all or any of your account with WeLab Bank



32. These Offer terms and conditions shall be read in connection with WeLab Bank's Account Terms (the "**Account Terms**"). In the event of inconsistency between these Offer terms and conditions, the Account Terms, the prevailing order shall be as follows:
- (a) these Offer terms and conditions; and
 - (b) the Account Terms
33. Terms defined in WeLab Bank's Account Terms shall have the same meanings when used herein, unless otherwise defined.
34. WeLab Bank and 3HK reserves the right to suspend, modify or terminate this Offer at any time and/or amend these Offer terms and conditions at any time without prior notice.
35. In the event of inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.
36. iPhone is a trademark of Apple Inc., registered in the U.S. and other countries. Apple Inc. is not a participant or sponsor of this Promotion.

