活期富產品條款及細則

「活期富」條款及細則（「本條款及細則」）適用於透過立橋銀行股份有限公司（下稱「本行」）為客戶（「合資格客戶」）提供的活期存款增值服務。

「活期富」是本行為客戶提供的活期存款增值服務。成功開通後，合資格賬戶有機會享有高於一般活期存款之產品基礎年利率(下稱「優惠利率」)。本產品支持澳門元、港元及美元幣種。

一、 個人客戶開通條件與資格維持

1. 僅客戶名下之月結單賬戶或儲蓄賬戶可用於開通活期富。其他類型賬戶（包括但不限於銀證賬戶）不符合開通資格。

2. 澳門元產品

（1）開通條件：客戶須已將其指定澳門元活期賬戶(下稱「指定賬戶」)綁定於指定三方支付平台（僅限於 MPay 或 UePay）。

（2）資格維持：享受優惠利率期間，須持續保持綁定狀態。一旦發生解綁的情形，本行有權自條件不符之日起取消其優惠利率資格。重新綁定後，24 小時內將重新適用優惠利率。

3. 港元產品

（1）開通條件：客戶須已開通本行證券服務。

（2）資格維持：享受優惠利率期間，須持續保持證券服務開通狀態。若取消證券服務，本行有權自取消證券服務之日起取消其優惠利率資格。重新開通證券服務後，將於 24 小時內重新適用優惠利率。

4. 美元產品

（1）開通條件：客戶須持有指定美元活期賬戶(下稱「指定賬戶」)。

（2）資格維持：享受優惠利率期間，指定賬戶須持續保持正常狀態。

5. 手機銀行本產品開通等相關操作服務時間為本行工作日（農曆年初一、二、三除外），北京時間 8:00 至 22:00，其他時間暫停服務，並將相關操作服務順延至下一個銀行工作日。

6．普通儲蓄利率是指由本行不時公佈的利率。本行利率會根據市場變化而不時調整，而無須作任何事先通知，客戶可向本行職員諮詢。

二、 公司客戶開通條件與資格維持

7．僅限客戶名下之支票賬戶、月結單賬戶或儲蓄賬戶可用於開通活期富。

8．澳門元、港元、美元產品：

(1)開通條件：客戶須已開通本行企業網上銀行服務。

(2)資格維持：享受優惠利率期間，須持續保持企業網上銀行開通狀態。若取消企業網上銀行服務，本行有權自條件不符之日起取消其優惠利率資格。若重新開通企業網上銀行服務後，可於成功申請之日起重新享有優惠利率。

三、 利率與挑戰任務

9．活期富可享有之利率由「產品基礎年利率」及「獎賞年利率」兩部分構成。最新利率水平及適用規則請以手機銀行頁面公示為準。

10．本行將不定期推出挑戰任務，客戶完成任務可獲取獎賞年利率。各項任務的具體金額門檻、類型及對應獎賞年利率，均以手機銀行當月頁面公告為準。

11．交易挑戰

（1）參與對象：僅限個人零售客戶。

（2）澳門元挑戰：當月透過綁定指定第三方支付平台（僅限於 MPay 或 UePay）之活期賬戶或直接使用本行信用卡進行合資格消費並達標，可於達標次日起獲澳門元獎賞利率，有效期至當月最後一日。

（3）港元挑戰：當月透過本行證券服務進行合資格買賣，且淨交易金額達標後，可於達標次日起獲港元獎賞利率，有效期至當月最後一日。

（4）不合資格交易：包括但不限於取消、撤銷、退款及未過賬或未交收之交易。月末最後一日的交易均不計入當月累計。若客戶交易發生退款而導致任務不達標，本行有權自條件不符之日起取消其獎賞利率資格。

12．升金挑戰

（1）參與對象：適用於個人客戶以及公司客戶。

（2）參與條件：上月本產品指定幣種賬戶日均餘額達本行為本產品指定的門檻方可參與。本月本產品指定幣種賬戶日均餘額較上月日均餘額增長達本行為本產品指定的幅度，

可於翌月獲指定幣種獎賞利率。其中，上月日均餘額計算：上月日均餘額之和/上月天數。現時日均餘額 = 本月每日餘額總和/本月已過天數。

四、 賬戶管理與利息計算

13.客戶用於本產品指定賬戶須保持正常狀態。若賬戶出現凍結、查封或銷戶等異常情況，本行有權隨時中止或終止提供利率優惠。

14.若客戶更換綁定賬戶，視同重新開通。原有賬戶已獲得的獎賞年利率將不予遷移，客戶需根據新賬戶狀態重新计算。

15. 透過活期富優惠利率所獲得的利息之支付方式為計算上個月所產生的利息並於翌月的首日支付上月所產生的利息。如遇不可抗力事件，則相關利息的計算及支付以本行系統實際到賬為准。

16. 若於結息日前取消賬戶，則不予結算任何利息。

17. 本行有權根據市場情況不時調整產品各項利率及額度。

五、 一般條款

18. 本行保留隨時修訂本產品所有條款、條件、利率及優惠之權利，並可隨時暫停或終止本產品，恕不另行個別通知。

19. 如遇系統維護、網絡故障或不可抗力事件，導致服務中斷、數據延遲或利息支付延誤，本行不承擔相關責任，一切以本行系統實際結算為準。

20. 本產品及相關挑戰任務的具體推廣期以本行最新公佈為準，或額滿即止。

21. 本條款及細則的中英文版本如有歧義，概以中文版為準。

Well Savings Product Terms and Conditions

"Well Savings" is a savings value-added service provided by Well Link Bank (hereinafter referred to as "the Bank"). After successful activation, eligible accounts may enjoy preferential interest rates (hereinafter referred to as the "Preferential Interest Rate") higher than those for standard current deposits. This product supports Macau Pataca (MOP), Hong Kong Dollar (HKD), and US Dollar (USD) currencies.

I. Activation Conditions and Eligibility Maintenance for Individual Clients

1. Only the customer's Statement Account or Savings Account can be used to activate Well Savings. Other types of accounts (including but not limited to SE Accounts) are not eligible for activation.

2. MOP Product

(1) Activation Condition: The customer must have bound their eligible Bank MOP account to a qualified Third-party Payment Platforms (limited to MPay or UePay).

(2) Eligibility Maintenance: During the period of enjoying the preferential interest rate, the binding status must be maintained continuously. If the binding is cancelled, the Bank has the right to revoke the customer's preferential interest rate eligibility from the date the condition is no longer met. Upon re-binding, the system will automatically reapply the preferential interest rate within 24 hours after the successful operation.

3. HKD Product

(1) Activation Condition: The customer must have activated the Bank's securities service.

(2) Eligibility Maintenance: During the period of enjoying the preferential interest rate, the securities service must remain activated. If the securities service is cancelled, the Bank has the right to revoke the preferential interest rate eligibility. Upon re-activating the securities service, the system will reapply the preferential interest rate within 24 hours.

4. USD Product

(1) Activation Condition: The customer must hold a designated USD current account.

(2) Eligibility Maintenance: During the period of enjoying the preferential interest rate, the designated account must be maintained in a normal status.

5. Service hours for this product activation and related operations are from 8:00 to 22:00 Beijing Time on Bank business days (excluding the first three days of the Lunar New Year). Services are suspended during other times, and the relevant operational services will be deferred to the next banking day..

6. The ordinary savings interest rate refers to the rate published by the Bank from time to time. The Bank may adjust interest rates based on market conditions without prior notice, and clients may enquire with our staff for details.

II. Company Customer Eligibility and Maintenance of Qualifications

7. Only checkable deposit accounts, statement savings accounts, or savings accounts under the customer's name are eligible for activating Well Savings.

8. MOP, HKD, and USD products:

(1) Activation requirement: Customers must have activated the corporate online banking service of the Bank.

(2) Maintenance of qualifications: During the period of enjoying preferential interest rates, customers must maintain an active corporate online banking service. If the corporate online banking service is cancelled, the Bank reserves the right to revoke the eligibility for preferential interest rates from the date the conditions are no longer met. If the corporate online banking service is reactivated, customers may reapply for the preferential interest rates on current deposits from the date of successful application.

III. Interest Rates and Challenge Tasks

9. The interest rate available for Well Savings consists of two parts: the "Product Base Annual Interest Rate" and the "Bonus Annual Interest Rate". The latest interest rates and applicable rules are subject to the announcement on the Mobile Banking page.

10. The Bank will irregularly launch challenge tasks. Customers can obtain bonus annual interest rates by completing these tasks. The specific amount thresholds, types, and corresponding bonus interest rates for various tasks are subject to the monthly announcement on the Mobile Banking page.

11. Transaction Challenge

(1) Eligible Participants: This offer is exclusively available to individual retail clients.

(2) MOP Challenge: If qualified spending via Well Savings account bound to Third-party Payment Platforms (limited to MPay or UePay) or directly via the Bank's credit cards within the month reaches the specified target, the MOP bonus interest rate can be obtained starting from the day after achieving the target, valid until the last day of the current month.

(3) HKD Challenge: If the net transaction amount from qualified buying/selling through the

Bank's securities service within the month reaches the specified target, the HKD bonus interest rate can be obtained starting from the day after achieving the target, valid until the last day of the current month.

(4) Non-Qualified Transactions: Include, but are not limited to, cancelled, revoked, refunded, unposted, or unsettled transactions. Transactions on the last day of the month will not be counted towards the monthly accumulation. If a customer's transaction is refunded and consequently fails to meet the target, the Bank reserves the right to revoke eligibility for the reward interest rate from the date of non-compliance.

12. Balance Growth Challenge:

(1) Eligible Participants: This offer is available to individual retail clients and corporate clients

(2) Conditions: Customers whose average daily balance of the designated Well Savings Account (which refers to the aforementioned eligible "Designated Account") in specific currency from the previous month reaches a specified threshold can participate. If the average daily balance of Well Savings Account in the current month in specific currency increases by a specified percentage compared to the previous month's average daily balance, the bonus interest rate can be obtained in the following month. Among these, the calculation of the previous month's average daily balance is: (sum of daily balances in the previous month) / (number of days in the previous month). The current average daily balance to date = (sum of daily balances in the current month to date) / (number of days elapsed in the current month).

IV. Account Management and Interest Calculation

13. The Designated Account used for Well Savings must maintain a normal status. If the account is in abnormal status such as **freezing, seizure, or closure**, the Bank has the right to suspend or terminate the provision of the preferential interest rate at anytime.

14. If the customer changes the bound account for Well Savings, it will be treated as a new activation. Any bonus annual interest rate obtained for the original account will not be transferred. The customer needs to re-accumulate based on the status of the new account.

15. The interest earned under the Well Savings preferential interest rate on current deposits is calculated based on the interest generated in the previous month and paid on the first day of the following month. In case of force majeure events, the calculation and payment of relevant interest shall be based on the actual crediting by the Bank's system.

16. If the account is cancelled before the interest payment date, no interest will be settled.

17. The Bank has the right to adjust the various interest rates and quotas of the product from time to time based on market conditions.

V. General Terms

18. The Bank reserves the right to amend all terms, conditions, interest rates, and offers related to this product at any time, and may suspend or terminate the product at any time without prior individual notice.

19. If service interruption, data delay, or interest payment delay occurs due to system maintenance, network failure, or force majeure events, the Bank shall not be held liable. All matters shall be subject to the actual settlement by the Bank's system.

20. The promotion period for this product and its related challenge tasks is subject to the latest announcement by the Bank, or will end early if the quota is fully allocated.

21. In case of any discrepancy or inconsistency between the Chinese and English versions of these Terms and Conditions, the Chinese version shall prevail.