



Terms and Conditions – My Missions Rewards

Who can enjoy the Offer

1. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed requested actions (Missions) during the Promotion Period, and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

Mission Conditions

2. Missions are assigned to customers occasionally with specified promotion period stipulated on the Mission Card. We may change the assignment of missions from time to time without notice and the missions received by each customer may vary.
3. The detail terms and restrictions of each Mission and Reward will be specified at the link “Tips” in the Mission card.
4. Reward may be given to Eligible Customers who have successfully completed the assigned missions before the mission end date which stated in corresponding Mission Card.
5. Mission will cease to display after the end date, and completion of mission after end date will not be rewarded.

What is the Offer

6. The rewards may vary from time to time, please refer to the mission card for the details of the rewards.
7. All cash reward that the customer has earned and its transaction history in the past 365 days will be accumulated and displayed in Rewards. The accumulation period may change from time to time without prior notice. The amount specified has been directly issued to customer’s liviSave account and does not imply an extra balance of a separate cash account.
8. Unless otherwise specified in Tips, the reward shall be issued to eligible customers who have successfully completed the mission assigned within validity by the end of next calendar month.

Conditions for enjoying the Offer

9. The Eligible Customer's liviSave Account and the Specified Card that used to complete corresponding missions must remain valid and in good standing as decided by livi at the time when the Offer is rewarded to him/her. Otherwise, the Offer will be cancelled or forfeited without prior notice to the Eligible Customer. The Eligible Customer should ensure the personal information registered with livi is valid and up to date.
10. Each Eligible Customer can only enjoy the Offer once during the Promotion Period. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Mission Records (including the date of the Eligible Transactions and the information and documents submitted to us) and our records on the available Offer quotas are final and conclusive in the absence of obvious error.

Changing these Terms and Conditions

11. We reserve the right to vary these Terms and Conditions at any time. You may check our App or website for the latest information, availability and terms and conditions of this promotion.

Other terms

12. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
13. Any fraud or misrepresentation in obtaining the Offer and/or abuse of the Offer will result in its cancellation or forfeiture. We reserve the right to cancel or forfeit the Offer and to recover any costs and loss.
14. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
15. No person other than the Eligible Customer and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provisions of these Terms and Conditions.
16. In case of any dispute, our decision will be final and conclusive.
17. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

19. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.

Issued by Livi Bank Limited (dated: 31st Aug 2026)

Terms and Conditions – Wishing Tree Rewards

What is “Wishing Tree” Reward

1. “Wishing Tree” Reward is a chance to draw reward given by corresponding promotion programmes.

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed requested actions (Missions) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers) of corresponding promotion programmes.

“Wishing Tree” Drawing Chance

3. Upon full settlement of certain Missions, an Eligible Customer will be entitled to one (1) Wishing Tree drawing chance to receive Rewards.
4. A “Wishing Tree” Drawing Chance will be valid for seven (7) consecutive calendar days from which it is obtained unless otherwise specified in Tips and will be forfeited upon expiry of the Validity Period specified in the Mission Card.

“Wishing Tree” Rewards

5. Each “Wishing Tree” Chance will give an Eligible Customer a chance to receive a random reward. The reward types and amount are correlated to the corresponding Mission done and may be varied by the Bank from time to time. When the corresponding Mission or the campaign belonged is terminated, the chance would be forfeited too.
6. “Wishing Tree” Chance may shake \$0 up to the max that stated in the Mission Card or in the Tips.
7. To get “Wishing Tree” Rewards, the Eligible Customer shall shake his/her mobile phone with the relevant interface of the “Wishing Tree” Drawing Chance in livi app until a notification receipt of the rewards pops up in that interface.
8. For cash reward drawn, the amount will be credited to customer’s liviSave account by the same day. Unless otherwise specified in Tips, other reward will be issued by the end of next calendar month.

Conditions for enjoying the Offer

9. The Eligible Customer's liviSave Account must remain valid and in good standing as decided by livi at the time when the Offer is rewarded to him/her. Otherwise, the Offer will be cancelled or forfeited without prior notice to the Eligible Customer.

10. Each Eligible Customer can only enjoy the Offer once during the Promotion Period. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Mission Records (including the date of the Specified Transactions and the information and documents submitted to us) and our records on the available Offer quotas are final and conclusive in the absence of obvious error.

Changing these Terms and Conditions

11. We reserve the right to vary these Terms and Conditions at any time. You may check our app or website for the latest information, availability and terms and conditions of this promotion.

Other terms

12. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.

13. Any fraud or misrepresentation in obtaining the Offer and/or abuse of the Offer will result in its cancellation or forfeiture. We reserve the right to cancel or forfeit the Offer and to recover any costs and loss.

14. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.

15. No person other than the Eligible Customer and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any provisions of these Terms and Conditions.

16. In case of any dispute, our decision will be final and conclusive.

17. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.

18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

19. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.

Issued by Livi Bank Limited (dated: 1st July 2023)