



Terms and Conditions – Hot Spending Rewards

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Terms and Conditions – livi PayLater Mastercard® 8% Cashback Offer

Who can enjoy the Offer

1. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully made a transaction at Designated Merchants using livi PayLater Mastercard® (Specified Card) and with a livi PayLater facility drawn to finance such transaction during the Promotion Period (Eligible Transaction), and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
2. We may change the scope of Eligible Transaction from time to time without notice. We may determine whether a transaction is an Eligible Transaction at our discretion without giving reason. A type of transaction may have been Eligible Transaction but cease later, and vice versa.
3. The transactions code is assigned by the card association of the Specified Card and we have no control over that.

What is the Offer

4. This Offer is a cashback of **8% of the amount of relevant Eligible Transaction at Designated Merchants**. Each Eligible Customer can earn up to \$100 in a calendar month (Reward Cap). Upon completion of the Eligible Transaction, we will credit the Offer to Eligible Customer's liviSave account by next calendar month.
5. For the purpose of calculating the Offer:
 - a. the amount of the Eligible Transaction is the net payment amount charged to the Specified Card after all applicable discounts, reductions and use of vouchers/gift cards;
 - b. if the Eligible Transaction is settled in a currency other than Hong Kong Dollar, the Offer will be calculated based on the amount charged in Hong Kong Dollar according to the terms and conditions governing such Specified Card;
 - c. the amount of Offer will be calculated so that amounts less than HK\$0.005 will be rounded down to the nearest cent and amounts equal to, or greater than, HK\$0.005 will be rounded up to the nearest cent. For example, if the Offer amount as calculated is HK\$2.539, it will be rounded up to HK\$2.54, if the Offer amount as calculated is HK\$2.534, it will be rounded down to HK\$2.53;
 - d. if any refund, partially refund or charge-back occurs subsequently (whether or not on an Eligible Transaction), we reserve the right to deduct an amount from

Eligible Customer's liviSave Account corresponding to the Offer earned in relation to the refunded, partially refunded or reversed transaction;

- e. if the Eligible Transaction is settled in a currency other than Hong Kong Dollar, and any refund, partially refund or charge-back occurs subsequently (whether or not on an Eligible Transaction), we reserve the right to deduct an amount from Eligible Customer's liviSave Account corresponding to the Offer earned in relation to the refunded, partially refunded or reversed transaction in the original currency; and
- f. if any refund, partially refund, or charge-back occurs subsequently, we will not re-set or adjust the Monthly Cap regardless of whether we deduct the relevant Offer from Eligible Customer's liviSave Account.

Conditions for enjoying the Offer

- 6. Promotion Period varies for different Designated Merchants. Please check livi App / website for details.
- 7. Designated Merchants may require minimum transaction amount or impose other terms and conditions. For details, please check the Designated Merchants list in our website or contact the Designated Merchants directly.
- 8. For the avoidance of doubts, the minimum amount of instalment threshold of livi PayLater is HK\$100, the instalment threshold can be set via Livi App. If the transaction amount lower than the instalment threshold, the transaction will be settled in liviSave and will not entitle to livi PayLater Mastercard 8% Cashback Offer due to failed to apply livi PayLater facility drawn.
- 9. Where applicable, if Eligible Customer fulfills the requirements of the livi 1% Spending Cashback Offer at the same time, the offer entitlement will be based on this Offer and the livi 1% Spending Cashback Offer will not be applicable. This Offer cannot be used in conjunction with livi 1% Spending Cashback Offer or any other offer unless otherwise specified. We reserve the right of final decision on the eligibility for the relevant offer(s).
- 10. Any Eligible Transaction made after the Reward Cap of this Offer is reached, Eligible Customer may enjoy the livi 1% Spending Cashback Offer (subject to its own terms and conditions). We reserve the right of final decision on the eligibility for the relevant offer(s).
- 11. The Eligible Customer's liviSave Account and Specified Card 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.
- 12. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Transactions (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

13. 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

14. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
15. 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.
16. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
17. 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.
18. In case of any dispute, our decision will be final and conclusive.
19. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
20. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. 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 April 2023)



Terms and Conditions – livi 1% Spending Cashback Offer

Promotion Period

1. This livi 1% Spending Cashback Offer is valid from 1st April 2023 to 30th June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully made any Eligible Transactions (as defined below) by their livi Debit Mastercard® or livi Paylater Mastercard® or UnionPay QR Payment Service (Specified Card) during the Promotion Period, and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Eligible Transaction means a transaction made with all Specified Cards, **EXCEPT FOR** the follows:
 - a. finance and bank payments, interests and charges, including interest, repayment, annual fees, finance charges, late charges and handling fees;
 - b. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - c. transactions at financial institutions (including brokers, dealers and insurance companies);
 - d. foreign currency transactions converted into Hong Kong Dollars at the point of sales via dynamic currency conversion;
 - e. betting and gambling transactions;
 - f. tax payments;
 - g. autopay and recurring transactions;
 - h. all unposted/cancelled/refunded transactions.
4. We may change the scope of Eligible Transaction from time to time without notice. We may determine whether a transaction is an Eligible Transaction at our discretion without giving reason. A type of transaction may have been Eligible Transaction but cease later, and vice versa.

What is the Offer

5. The Offer is a cash rebate of **1%** of the amount of relevant Eligible Transaction. The total rebates on all Specified Cards that each Eligible Customer can earn in each calendar month under the Offer is up to HK\$100. For the purpose of calculating the Offer:

- a. the amount of the Eligible Transaction is the net payment amount charged to the Specified Card after all applicable discounts, reductions and use of vouchers/gift cards;
 - b. if the Eligible Transaction is settled in a currency other than Hong Kong Dollar, the Offer will be calculated based on the amount charged in Hong Kong Dollar according to the terms and conditions governing such Specified Card;
 - c. the amount of Offer will be calculated so that amounts less than HK\$0.005 will be rounded down to the nearest cent and amounts equal to, or greater than, HK\$0.005 will be rounded up to the nearest cent. For example, if the Offer amount as calculated is HK\$2.539, it will be rounded up to HK\$2.54, if the Offer amount as calculated is HK\$2.534, it will be rounded down to HK\$2.53;
 - d. if any refund, partially refund or charge-back occurs subsequently (whether or not on an Eligible Transaction), we reserve the right to deduct an amount from Eligible Customer's liviSave Account corresponding to the Offer earned in relation to the refunded, partially refunded or reversed transaction;
 - e. if the Eligible Transaction is settled in a currency other than Hong Kong Dollar, and any refund, partially refund or charge-back occurs subsequently (whether or not on an Eligible Transaction), we reserve the right to deduct an amount from Eligible Customer's liviSave Account corresponding to the Offer earned in relation to the refunded, partially refunded or reversed transaction in the original currency; and
 - f. if any refund, partially refund, or charge-back occurs subsequently, we will not re-set or adjust the Monthly Cap regardless of whether we deduct the relevant Offer from Eligible Customer's liviSave Account.
6. Upon completion of the Eligible Transaction, we will credit the Offer to Eligible Customer's liviSave account by next calendar month.

Conditions for enjoying the Offer

7. The Eligible Customer's liviSave Account and Specified Card 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.
8. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Transactions (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.
9. This Offer cannot not be used in conjunction with livi PayLater Mastercard 8% Cashback Offer or any other offer unless otherwise specified. When the Eligible Transactions has already been awarded in the livi PayLater Mastercard 8% Cashback Offer, the same transaction cannot be awarded again under this Offer. We reserve the right of final decision on the eligibility for the relevant offer(s).

Changing these Terms and Conditions

10. 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

11. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
12. 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.
13. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
14. 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.
15. In case of any dispute, our decision will be final and conclusive.
16. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
17. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. 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 April 2023)



Terms and Conditions – livi PayLater Interest Free Offer with Designated Merchants

Promotion Period

1. The Promotion Period for livi PayLater Interest Free Offer (Offer) varies for different Designated Merchant (Merchant). For details, please check our website (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility (together with the livi PayLater Mastercard®), and have successfully completed the transaction below (Specified Transaction) at Merchant during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. to spend with the Eligible Customer's livi PayLater Mastercard; and
 - b. with a livi PayLater facility drawn to finance such spending.
4. Livi PayLater facility is subject to its own condition. For details, please check our App and Website.

What is the Offer

5. The Offer is a waiver of the monthly handling fee for up to certain months (Max Interest-Free Period) on the livi PayLater facility drawn to finance the Specified Transaction (Drawn Advance), without affecting any other fees and charges applicable on such Drawn Advance. For this purpose:
 - a. For Drawn Advance with an installment plan which does not exceed the Max Interest-Free Period, all monthly handling fee will be waived; and
 - b. For Drawn Advance with an installment plan which exceeds the Max Interest-Free Period, monthly handling fee will be waived from the first monthly statement until the Max Interest-Free Period is reached.
6. Merchant may offer various Max Interest-Free Period and may require minimum transaction amount or impose other terms and conditions. For details, please check our App Website or contact the Merchant directly.

Conditions for enjoying the Offer

7. The Eligible Customer's liviSave Account and livi PayLater facility 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.
8. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Transactions (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.
9. livi may notify the Merchant when the Eligible Customer enjoys this Offer. The Eligible Customer agrees that livi may communicate and exchange his/her personal data with the Merchant for all purposes relating to the Offer.
10. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant.
11. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
12. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The Merchant is solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

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

Other terms

14. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
15. 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.
16. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.

17. 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.
18. In case of any dispute, our decision will be final and conclusive.
19. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
20. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

Issued by Livi Bank Limited (dated: 1 January 2022)



Terms and Conditions – livi PayLater Customer Offer

Promotion Period

1. This livi PayLater Customer Offer (Offer) is valid from 1st April 2023 to 30th June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility (together with the livi PayLater Mastercard[®]), and have maintained such facility during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers), including to complete any transactions as specified below (Specified Transactions) within the Promotion Period.

What is the Offer

3. The Offer consists of the Spending Instalment Handling Fee Waiver Offer and the Spending Instalment and Instant Cash Early Settlement Fee Waiver Offer, each as set out and subject to the conditions below:

Offer	What is the Offer	Conditions for the Offer
Spending Instalment Handling Fee Waiver Offer	For all livi PayLater facilities drawn within the Promotion Period with an installment plan of 3 months by the Eligible Customers, monthly handling fee will be waived for <u>up to 3 months</u> .	<ul style="list-style-type: none">• For livi Paylater drawn by the Eligible Customer within the Promotion Period with an installment plan of exact 3 months, all monthly handling fee will be waived.• For livi Paylater drawn by the Eligible Customer within the Promotion Period with an installment plan of less than or more than 3 months, Handling Fee Waiver Offer will not

		be applied, which means monthly handling fee for the first 3 months will not be waived.
Spending Instalment and Instant Cash Early Settlement Fee Waiver Offer	For all livi PayLater facilities drawn within the Promotion Period by the Eligible Customers, early settlement fee will be waived, even though the early settlement occurs after expiry of the Promotion Period.	

Conditions for enjoying the Offer

4. The Eligible Customer's liviSave Account and livi PayLater facility 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.
5. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Transactions (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

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

Other terms

7. The Offer is not transferable, refundable, replaceable or redeemable for cash (for non-cash Offer only), properties or other membership/loyalty points, rewards or privileges.
8. 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.
9. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.

10. 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.
11. In case of any dispute, our decision will be final and conclusive.
12. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
13. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. 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 April 2023)



Important Notice

ahaa is also a Designated Merchant as specified in *livi PayLater Mastercard® Cashback Offer*. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply](#).

Terms and Conditions – livi x ahaa Exclusive 150 HKD Spending Offer

Promotion Period

1. This livi x ahaa Exclusive 150 HKD Discount Offer (Offer) is valid from 1 April 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed a single eligible transaction using livi PayLater Mastercard® (Specified Card) for any purchase with value 2,500 HKD or above at ahaa Website and/or ahaa offline stores (Merchant) during the Promotion Period (Specified Transaction) and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single online transaction using livi PayLater Mastercard® (Specified Card) for payment at ahaa Website and/or ahaa offline stores (Merchant); and
 - b. with a liviPayLater facility drawn to finance such online transaction.

What is the Offer

4. The Offer is 150 HKD rebate upon completion of a Specified Transaction. We will distribute the Offer to the Eligible Customer's liviSave Account within the next calendar month of the date of purchase.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.

6. There are limited quotas for the Offer during Promotion Period, and it is rewarded on a first-come-first served basis. The Eligible Customer can only enjoy the Offer three times during the promotion period. Our records on the Specified Transactions (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.
7. livi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi or Merchant may identify his/her partial name to the other party for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

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 only for legal resident in Hong Kong.
13. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. livi reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their discretion without prior notice.

16. 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.
17. In case of any dispute, our decision will be final and conclusive.
18. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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: 1 April 2023)



Important Notice

Agoda is also a Designated Merchant as specified in *livi PayLater Mastercard® Cashback Offer*. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x Agoda Exclusive Offer

Promotion Period

1. The livi x Agoda Exclusive Offer (Offer) are valid from 1 April 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction is a single online transaction using a livi Debit Mastercard® or a livi PayLater Mastercard (Specified Card) at Agoda (Merchant).

What is the Offer

4. The Offer is 7% discount of the net payment amount of the Specified Transaction charged to the Specified Card. Upon completion of a Specified Transaction, Merchant will apply the Offer to the Eligible Customer's order during the checkout process. Merchant has sole and absolute discretion on the selection of covered items. For details, please contact the Merchant.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.
6. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis.

7. The Offer is provided by the Merchant, and is subject to the Merchant's terms and conditions which shall be interpreted by the Merchant. For details, please contact the Merchant.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Offer, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

11. We reserve the right to vary these Terms and Conditions at any time. You may check our App and 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: 1 April 2023)



Important Notice

BBE is also a Designated Merchant as specified in *livi PayLater Mastercard® Cashback Offer*. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – *livi PayLater Mastercard®* x BBE Exclusive 1,000 HKD Spending Offer

Promotion Period

1. This *livi PayLater Mastercard* BBE Exclusive 1,000 HKD Spending Offer (Offer) is valid from 1 May 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied *livi PayLater* facility and have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single in-store/ online transaction of 10,000 HKD or above using *livi PayLater Mastercard* (Specified Card) for payment at BBE (Merchant); and
 - b. with a *livi PayLater* facility drawn to finance such transaction.

What is the Offer

4. This Offer is a one-off 1,000 HKD cash rebate upon completion of a Specified Transaction. We will distribute the Offer to the Eligible Customer's *liviSave* Account by the next calendar month of the date of purchase.

Conditions for enjoying the Offer

5. The Eligible Customer's *liviSave* Account and Specified Card 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.

6. There are limited quotas for the Offer during Promotion Period, and it is rewarded on a first-come-first served basis. The Eligible Customer can only enjoy the Offer once during the promotion period. Our records on the Specified Transactions (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.
7. livi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi or Merchant may identify his/her partial name to the other party for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

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 only for legal resident in Hong Kong.
13. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. livi reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their discretion without prior notice.

16. 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.
17. In case of any dispute, our decision will be final and conclusive.
18. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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: 1 May 2023)



Important Notice

Built-in Pro is also a Designated Merchant as specified in *livi PayLater Mastercard® Cashback Offer*. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x Built-in Pro Exclusive 500 HKD Off Spending Offer

Promotion Period

1. This livi x Built-in Pro Exclusive 500 HKD Off Spending Offer (Offer) is valid from 1 May 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility and have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single in-store/ online transaction of 8,000 HKD or above using livi PayLater Mastercard (Specified Card) for payment at Built-in Pro (Merchant); and
 - c. with a livi PayLater facility drawn to finance such transaction.

What is the Offer

4. This Offer is a one-off 500 HKD cash rebate upon completion of a Specified Transaction. We will distribute the Offer to the Eligible Customer's liviSave Account by the next calendar month of the date of purchase.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.

6. There are limited quotas for the Offer during Promotion Period, and it is rewarded on a first-come-first served basis. Our records on the Specified Transactions (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.
7. Iivi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that Iivi or Merchant may identify his/her partial name to the other party for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of Iivi or otherwise soliciting business on behalf of Iivi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

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. Iivi reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their 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: 1 May 2023)



Important Notice

Chow Sang Sang Jewellery Official eShop is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x Chow Sang Sang Jewellery Official eShop Exclusive Offer

Promotion Period

1. The livix *Chow Sang Sang Jewellery Official eShop* Exclusive Offer (Offer) are valid from 15 April 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction is a single online transaction of selected fixed price items using a livi Debit Mastercard or a livi PayLater Mastercard (Specified Card) at Chow Sang Sang Jewellery Official eShop (Merchant) with promotion code “CSSXLIVI”.

What is the Offer

4. The Offer is 10% discount of the net payment amount of the Specified Transaction charged to the Specified Card. Upon completion of a Specified Transaction, Merchant will apply the Offer to the Eligible Customer’s order during the checkout process. Merchant has sole and absolute discretion on the selection of covered items. For details, please contact the Merchant.

Conditions for enjoying the Offer

5. The Offer cannot be used in conjunction with other promotion. For details, please contact the Merchant.
6. The Eligible Customer's liviSave Account and Specified Card 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.

7. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis.
8. The Offer is provided by the Merchant, and is subject to the Merchant's terms and conditions which shall be interpreted by the Merchant. For details, please contact the Merchant.
9. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
10. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
11. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Offer, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

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

Other terms

13. The Offer is not transferable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
16. 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.
17. In case of any dispute, our decision will be final and conclusive.

18. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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: 1 May 2023)



Important Notice

The selected beauty salons participated in this promotion are also Designated Merchants as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi PayLater Mastercard® Beauty & Wellness Exclusive 300 HKD Spending Offer

Promotion Period

1. This livi PayLater Mastercard Beauty & Wellness Exclusive 300 HKD Spending Offer (Offer) is valid from 1 May 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility and have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single online/in-store transaction of 10,000 HKD or above using livi PayLater Mastercard® (Specified Card) for payment at selected beauty salons (Merchant) participated in this promotion by specified cash terminal; and
 - c. with a livi PayLater facility drawn to finance such transaction.

What is the Offer

4. This Offer is a one-off 300 HKD cash rebate upon completion of a Specified Transaction. We will distribute the Offer to the Eligible Customer's liviSave Account by the next calendar month of the date of purchase.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.

6. There are limited quotas for the Offer, and it is rewarded on a first-come-first-served basis. Our records on the Specified Transactions (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.
7. Merchant is required to use designated payment devices to process the Eligible Transaction for customers to enjoy the Offer. We disclaim any liability or responsibility for any disputes, agreement, arrangement, complaint and representations, etc. arising from the failure of customers to receive the Offer due to the use of non-designated payment devices by Merchants in processing the Specified Transactions.
8. Livi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi or Merchant may identify his/her partial name to the other party for such notification purpose.
9. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant.
10. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
11. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The Merchant is solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

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

Other terms

13. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. We reserve the right to deduct the Offer from Eligible Customer's liviSave Account if the specified Transaction is subsequently refunded or reversed in full or in part.

16. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
17. 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.
18. In case of any dispute, our decision will be final and conclusive.
19. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
20. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. 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: 1 May 2023)



Important Notice

ElecBoy is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x ElecBoy Exclusive Cashback Offer

Promotion Period

1. This livi x ElecBoy Cashback Offer (Offer) is valid from 1 June 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed a single transaction using livi PayLater Mastercard® (Specified Card) for selected items with value 2,000HKD or above at ElecBoy Website (Merchant) with a livi PayLater facility draw to finance such transaction during the Promotion Period (Specified Transaction) and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

What is the Offer

3. The Offer is 150HKD cashback. Upon completion of a Specified Transaction, We will credit the reward to the Eligible Customer's liviSave Account within 30 days after account opening.

Conditions for enjoying the Offer

4. The Eligible Customer's liviSave Account and Specified Card 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.
5. The Offer has limited quotas and it is rewarded on first-come-first-served basis. Our records on the Specified Transactions (including the date of the Specified Transactions and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.

6. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
7. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

Changing these Terms and Conditions

8. 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

9. The Offer is not transferable, replaceable, or redeemable for properties or other membership/loyalty points, rewards or privileges.
10. 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.
11. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
12. 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.
13. We reserve the right to deduct the Offer from Eligible Customer's liviSave Account if the specified Transaction is subsequently refunded or reversed in full or in part.
14. In case of any dispute, our decision will be final and conclusive.
15. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
16. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. 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: 1 June 2023)



Important Notice

Expedia is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x Expedia Offer

Coupon availability:

1. Voucher Code (“Coupon”): MASTER10
 - a. Booking Period - 00:01 HKT, 1 January 2023 to 23:59 HKT, 30 June 2023 (or such earlier time when the Coupon availability runs out).
 - b. Travel Period - The travel dates must be between 1 January 2023 and 30 September 2023 (both dates inclusive).

Qualifying Bookings:

- c. Coupon value: 10% discount (for MASTER10), up to a maximum of 400 HKD discount (“Discount”) per transaction.
 - d. Minimum Length of Stay: Length of stay for a qualifying booking must be at least 1 day
2. This Coupon applies only to pre-pay stand-alone hotel bookings (not a hotel booking in combination with any other product such as flight + hotel) made online at www.expedia.com.hk/mastercard (the “Website”) (subject to the restrictions set out in Section B (Terms and Conditions) below). This Coupon cannot be redeemed through call centre.
3. In order to use the Coupon, you must make payment using a Mastercard issued in Hong Kong.

How to use your Coupon:

4. During the booking process, on the payment page you will see the link "Enter a coupon or promotion code" where your Coupon needs to be entered.

5. Enter the Coupon in the relevant field, then click the “Apply Voucher” link. If your booking is eligible, the applicable Discount will be subtracted from the price of the travel reservation before the application of any taxes, tax recovery charges, applicable fees or additional costs.
6. Coupon redemption is complete only when you complete and pay for the booking.

Terms & Conditions:

7. Subject to the restrictions set out in this Section B (Terms and Conditions) and compliance with Section A (Key Points) above, the Coupon may be applied to a pre-pay stand-alone hotel only booking (not a hotel booking in combination with any other product such as flight + hotel) made online through the Website. The Coupon can only be used for pre-pay bookings and cannot be redeemed against bookings which are paid at the destination. The Coupon cannot be redeemed against package bookings.
8. The Coupon cannot be redeemed against booking of properties on the exclusion list which may be accessed at <http://www.expedia.com.hk/lp/b/pm-coupon-hotelexclusion>. The exclusion list may be amended from time to time without prior notice.
9. Provided that you meet the requirements herein, the Coupon entitles you to the Discount off the price of the relevant travel reservation before the application of any taxes, tax recovery charges, applicable fees or additional costs.
10. The Coupon is valid only for the Booking Period, for travel during the Travel Period, when booked on the Website only, and not booked on any other Expedia sites.
11. Only one Coupon per transaction may be used. In the event that you make a booking for multiple rooms in a single transaction, the discount will apply only to the lowest priced room (ie: if you book three rooms the discount will apply only to one of the three rooms and not to all rooms).
12. The Coupon cannot be redeemed against taxes, tax recovery charges, supplier fees, cancellation or change fees/penalties, administrative fees or other miscellaneous charges, which are the sole responsibility of the customer.
13. The Website’s Terms of Use apply and all bookings are subject to availability.
14. The Coupon may not be used with other discount coupons, promotions or special offers. Bookings made using the Coupon are not eligible for rewards points/mileage/cashback/other benefit under any rewards/mileage/cashback/similar program offered by third party marketing affiliates of Expedia.
15. The Coupon cannot be used for any booking already made. It will be deemed fully redeemed once a qualifying booking has been made. The Coupon has no cash value and no refunds or cash alternative will be offered. There is no residual value and, therefore, no credit will be issued if the purchase amount is less than the Discount. The Coupon may not be re-used, even in the event that you change or cancel the booking.

16. The Coupon may only be used by the intended recipient(s) who are at or above the age of majority in Hong Kong; and are legal residents of Hong Kong. The Coupon is void where prohibited by law.
17. The Coupon may not be used by employees of Expedia Group companies or any other person professionally connected with this promotion, including, without limitation, travel agency affiliate programme partners.
18. Improper use of the Coupon by you, including, but not limited to, publication or selling of the Coupon, is prohibited and may constitute fraud. This Coupon may not be transferred or sold. Any Coupon obtained through unauthorized channels, mutilated, altered, copied, forged, damaged, manipulated, or tampered with in any way will be deemed void.
19. This Coupon may not be transferred or sold. Any Coupon obtained through unauthorized channels, mutilated, altered, copied, forged, damaged, manipulated, or tampered with in any way will be deemed void.
20. If Expedia becomes aware, or has reason to suspect (in Expedia's reasonable opinion), that a customer: (a) has breached these Conditions of Use of Voucher Code; (b) has obtained this Coupon from an unauthorized channel; (c) has used the Coupon with a view to re-selling any travel product booked; (d) engaged in conduct which impacts on the fairness, integrity or proper conduct of this offer; or (e) otherwise acted fraudulently, Expedia may, in its absolute discretion, stop the Coupon and/or cancel all bookings made by the customer using the Coupon without giving any reasons thereon. Expedia reserves the right not to refund customers for the cancelled transactions, including any non-refundable bookings.
21. For avoidance of doubt, this Coupon can only be used by a customer making a booking directly on the Website, and cannot be used through or by a third party travel agent or intermediary.
22. Expedia reserves the right to vary conditions of use of the Coupon or to withdraw the Coupon at any time. Expedia's decision is final in all matters relating to this offer.
23. These Conditions of Use of Voucher Code are as written and cannot be changed by any representation of any unauthorized person, including employees of Expedia. These Conditions of Use of Voucher Code shall be governed by and construed in accordance with the laws of Singapore.
24. In the event of inconsistency between the English language version and any other language translations, the English language version shall prevail.
25. This Coupon is offered by BEX Travel Asia Pte Ltd (Company Registration Number 201113337M), a corporation incorporated under the laws of Singapore ("Expedia").

Expedia Rewards Points Mastercard® Offer

Step 1:

Sign up for your Expedia Rewards account if you have yet to and tick off "Join Expedia Rewards"

Step 2:

Log into your account > navigate to "My Account", click on Payment Methods to "Add a new card" and save your MasterCard in account

Step 3:

Proceed to book your choice of travel product and pay with the saved MasterCard on payment page

Please view detailed instructions and terms and conditions at:

<https://www.expedia.com.hk/g/rf/pm-tnc-mastercard>



Important Notice

Fortress is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x Fortress Exclusive Cashback Offer

Promotion Period

1. This livi x Exclusive Cashback Offer (Offer) is valid from 1 June 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility and have successfully completed a single transaction using livi PayLater Mastercard® (Specified Card) for selected items with value 2,500 HKD or above at Fortress Website and App (Merchant) with a livi PayLater facility draw to finance such transaction during the Promotion Period (Specified Transaction) and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

What is the Offer

3. The Offer is 200 HKD cashback. Upon completion of a Specified Transaction, we will credit the reward to the Eligible Customer's liviSave Account within 30 days. Merchant has sole and absolute discretion on the selection of covered items. For details, please consult the Merchant.

Conditions for enjoying the Offer

4. The Eligible Customer's liviSave Account and Specified Card 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.
5. The Offer has limited quotas and it is rewarded on first-come-first-served basis. Our records on the Specified Transactions (including the date of the Specified Transactions and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.

6. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
7. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

Changing these Terms and Conditions

8. 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

9. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
10. 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.
11. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
12. 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.
13. We reserve the right to deduct the Offer from Eligible Customer's liviSave Account if the specified Transaction is subsequently refunded or reversed in full or in part.
14. In case of any dispute, our decision will be final and conclusive.
15. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
16. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. 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: 1 June 2023)



Important Notice

Hotels.com is also a Designated Merchant as specified in Livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – Livi x Hotels.com Offer

Terms & Conditions:

1. This coupon is only valid when you click on the Hotels.com link via Mastercard website. This coupon is only valid for Mastercard cardholders when paying with an eligible bank card.
2. Use this coupon to get 10% off the price of your booking at a participating Best Price Guarantee hotel when you stay between 1 and 28 nights.
3. You must pay for your stay when you make the booking. The discount only applies to the first room in the booking. You'll need to pay the full price for any other rooms. The discount doesn't apply to any taxes, fees or additional costs.
4. To use this coupon, you must be over 18 years old and resident in Hong Kong. You may only use this coupon for bookings made between 12:00 AM GMT on 31-12-2022 and 11:59 PM GMT on 30-06-2023 on the Hong Kong version of Hotels.com for a stay to be completed between 01-01-2023 and 30-09-2023. Bookings are subject to availability and the hotel's terms and conditions.
5. This coupon can't be used for:
 - Package bookings i.e. hotel + flight
 - Bookings made through Group Travel Services
 - Bookings paid for at the hotel
 - Bookings paid for in a foreign currency
 - Bookings at non-participating hotels
 - Bookings made prior to receipt of this coupon
6. Go to http://www.hotels.com/page/hotel-exclusions-apac/?pos=HCOM_ASIA&locale=en_HK for a list of non-participating hotels. Participating hotels are subject to change at any time.
7. You can only use this coupon for a maximum of five bookings and each time it must be used in full. After those five bookings you won't be able to use this coupon again, even if you cancel one or more of those bookings.

8. This coupon is only valid for the first 13000 bookings made by all customers using this coupon. You'll be able to check that it's still valid before completing a booking. There's a limit of one coupon per booking.
9. This coupon can be combined with discounted prices on Hotels.com. It cannot however be used in conjunction with any other promotion on Hotels.com, whether offered by a third party or otherwise.
10. You can't collect or redeem Hotels.com™ Rewards nights when you use this coupon.
11. You can't apply this coupon to taxes, fees, or charges including, without limitation, extra guests, phone calls, cancellation fees, parking, or other charges. You must pay these charges when you make your booking, or directly at the hotel.
12. You can't redeem this coupon for cash, and it can't be transferred or sold.
13. It's void where prohibited by law. Improper use of the coupon by you is prohibited and could be construed as fraud. We reserve the right to change or withdraw this offer at any time and to cancel any bookings made where the coupon has been used to make any speculative, false or fraudulent bookings or any bookings in anticipation of demand.
14. Usual booking terms and conditions apply (see hotels.com/customer_care/terms_conditions.html) and all bookings are subject to availability.
15. Hotels.com is the promoter of this offer.
16. These terms and conditions are governed by and construed in accordance with the laws of the State of Washington.



Important Notice

KLOOK is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi Mastercard® x KLOOK Exclusive 5% Discount Offer

Promotion Period

1. The livi Mastercard x KLOOK Exclusive 5% Discount Offer (Offer) is valid from 1 January 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction is a single online transaction using a livi Debit Mastercard or a livi PayLater Mastercard (Specified Card) for selected products for payment at KLOOK official website and/or App (Merchant) with promotion code “KLOOK5LIVI”.

What is the Offer

4. The Offer is 5% discount of the net payment amount of the Specified Transaction charged to the Specified Card. Upon successful completion of Specific Transaction, Merchant will apply the Offer to the Eligible Customer’s order during the checkout process. Merchant has sole and absolute discretion on the selection of covered items. For details, please contact the Merchant.

Conditions for enjoying the Offer

5. The Offer cannot be used in conjunction with other promotions. For details, please contact the Merchant.
6. The Eligible Customer's liviSave Account and Specified Card 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.

7. The Eligible Customer can only enjoy the Offer once during the Promotion Period. Each Eligible Customer can earn up to 80 HKD per transaction during the Promotion Period. Further, there are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Transactions (including the date of the Eligible Transaction 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.
8. The Offer is provided by the Merchant, and is subject to the Merchant's terms and conditions which shall be interpreted by the Merchant. For details, please contact the Merchant.
9. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
10. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
11. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Offer, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

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

Other terms

13. The Offer is not transferable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.

16. 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.
17. In case of any dispute, our decision will be final and conclusive.
18. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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: 1 January 2023)



Terms and Conditions – livi x Nike HK Official Website Exclusive 30% Off Offer on Marked Down Items

Promotion Period

1. This livi x Nike HK Official Website Exclusive 30% Off Offer on Marked Down Items (Offer) is valid from 1 June 2023 to 18 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period with promo code "LIVI30OFF" and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single eligible transaction using livi PayLater Mastercard® or livi Debit Mastercard (Specified Card) of purchasing 2 or more selected marked down items at Nike Hong Kong Official Website (Merchant)

What is the Offer

4. The Offer is 30% off instant discount of the net payment amount of a Specified Transaction, the discount will automatically apply at checkout after entering promo code "LIVI30OFF". Each Eligible Customer can ONLY enjoy the offer up to 3 times during the Promotion Period. The Offer is non-transferable and cannot be used in conjunction with other offers. Nike Special Edition, Nike Gift Card, Apple products, all equipment and selected products are excluded from 30% off.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.
6. There are limited quotas for the Offer during Promotion Period, and it is rewarded on a first-come-first served basis. Our records on the Specified Transactions (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.

7. Iivi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that Iivi or Merchant may identify his/her partial name to the other party for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of Iivi or otherwise soliciting business on behalf of Iivi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

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. Iivi reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their 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: 1 June 2023)



Important Notice

NIKE.com is also a Designated Merchant as specified in *livi PayLater Mastercard® Cashback Offer*. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x NIKE.com Official Website Exclusive 20% Off Offer

Promotion Period

1. This livi x NIKE.com Official Website Exclusive 20% Off Offer (Offer) is valid from 14 April 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period with promo code "LIVI20OFF" and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single eligible transaction using livi PayLater Mastercard® or livi Debit Mastercard (Specified Card) of purchasing 2 or more selected items with offer labels at Nike Hong Kong Official Website (Merchant)

What is the Offer

4. The Offer is 20% off instant discount of the net payment amount of a Specified Transaction, the discount will automatically apply at checkout after entering promo code "LIVI20OFF". Each Eligible Customer can ONLY enjoy the offer up to 3 times during the Promotion Period. The Offer is non-transferable and cannot be used in conjunction with other offers. Selected items on Nike.com are items labeled with "Extra 20% off upon purchase of 2 or more selected items for livi bank users". Nike Special Edition, Nike Gift Card, Apple products, all equipment and selected products are excluded from 20% off.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.
6. There are limited quotas for the Offer during Promotion Period, and it is rewarded on a first-come-first served basis. Our records on the Specified Transactions (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.
7. livi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi or Merchant may identify his/her partial name to the other party for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

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. livi reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their 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: 14 April 2023)



Important Notice

RentSmart is also a Designated Merchant as specified in *livi PayLater Mastercard® Cashback Offer*. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x RentSmart Exclusive 100 HKD rental Rebate Offer

Promotion Period

1. This livi x Rentsmart 100 HKD rental rebate (Offer) is valid from 1 January 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed a single transaction using livi PayLater Mastercard® (Specified Card) for any purchase with value 5,000 HKD or above at Rentsmart App (Merchant) with a promotion code "livi100" during the Promotion Period (Specified Transaction) and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. The Offer is only for holders of Hong Kong ID Cards.

What is the Offer

4. The Offer is 100 HKD rental rebate of the net payment amount of the Specified Transaction, The rebate will be credited to the cardholder's RentSmart account immediately. The Offer is not transferable and may not be combined with any other offers.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.
6. The Offer is provided by the Merchant. The Merchant reserves the right to modify or cancel the Offer at any time. For the avoidance of doubt, customer can visit

<https://rentsmart.com.hk/en-hk/partners-and-promotions/livi/> if there is any issue when using the promotion code.

7. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc
8. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
9. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Offer, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

10. 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

11. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
12. 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.
13. The Merchant reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their discretion without prior notice.
14. 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.
15. In case of any dispute, our decision will be final and conclusive.
16. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
17. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

18. 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: 1 January 2023)



Important Notice

YOHO is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions –livi PayLater Mastercard® x YOHO Exclusive 150 HKD Spending Offer

Promotion Period

1. This livi PayLater Mastercard x YOHO Exclusive 150 HKD Spending Offer (Offer) is valid from 1 May 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility and have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single transaction of 3,000 HKD or above using livi PayLater Mastercard® (Specified Card) for payment at YOHO retail shops, eShop or its application (Merchant); and
 - b. with a livi PayLater facility drawn to finance such transaction.

What is the Offer

4. This Offer is a one-off 150 HKD cash rebate upon completion of a Specified Transaction. Upon completion of the Specified Transaction, we will credit the Offer to Eligible Customer's liviSave account by next calendar month.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and Specified Card 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.
6. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Transactions (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.

7. Ivi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that Ivi or Merchant may identify his/her partial name to the other party for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of Ivi or otherwise soliciting business on behalf of Ivi.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The Merchant is solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

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

Other terms

12. The Offer is not transferable, refundable, 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: 1 May 2023)



Important Notice

ZALORA is also a Designated Merchant as specified in livi PayLater Mastercard® Cashback Offer. The 8% cashback is applicable on relevant Eligible Transactions. [Terms and conditions apply.](#)

Terms and Conditions – livi x ZALORA Exclusive 15% Off Discount Offer

Promotion Period

1. This livi x ZALORA Exclusive 15% Off Discount Offer (Offer) is valid from 1 January 2023 to 30 June 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period with promo code "LIVI2023" and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single eligible transaction using livi PayLater Mastercard® or livi Debit Mastercard® (Specified Card) for any purchase with value 399 HKD or above at ZALORA Website and/or App(Merchant)

What is the Offer

4. The Offer is 15% off discount of the net payment amount of a Specified Transaction, the discount will automatically apply at checkout after entering promo code "LIVI2023". Each Eligible Customer can receive up to 150 HKD discount for each Specified Transaction during the Promotion Period. The Offer is non-transferable and cannot be used in conjunction with any other voucher codes.
5. For the avoidance of doubt, the offer does not apply for certain excluded brands and items sold by sellers as set out at www.zalora.com.hk/faq-non-sale.

Conditions for enjoying the Offer

6. The Eligible Customer's liviSave Account and Specified Card 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.

7. There are limited quotas for the Offer during Promotion Period, and it is rewarded on a first-come-first served basis. Our records on the Specified Transactions (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.
8. livi or Merchant may notify the other party when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi or Merchant may identify his/her partial name to the other party for such notification purpose.
9. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
10. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
11. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

12. 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

13. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. livi reserves the right to suspend, terminate, revise or substitute the granting of the Offer at their discretion without prior notice.
16. 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.

17. In case of any dispute, our decision will be final and conclusive.
18. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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: 1 January 2023)



Mastercard X Brooks Brothers Offer

Promotion Details

Enjoy 300 HKD discount upon net spending of 3,000 HKD (excluded fixed-price items) at Brooks Brothers Selected Retail Stores and HK Online Shop by using discount code "master300".

Terms and Conditions

1. Open to all Mastercard cardholders – Retail Promotion period starts from 1 April 2023 to 31 December 2023 23:59:59 (both days inclusive) ("Promotion Period") based on the transaction record of Mastercard Asia/Pacific (Hong Kong) Limited ("Mastercard"). EShop Promotion period starts from 1 April 2023 to 30 September 2023 23:59:59 (both days inclusive) ("Promotion Period") based on the transaction record of Mastercard Asia/Pacific (Hong Kong) Limited ("Mastercard").
2. This Offer is not applicable for fixed priced items.
3. This Offer is only applicable to Brooks Brothers selected physical stores and eShop in HK. Assortment and styles may be varied by shops.
4. This Offer cannot be exchanged for cash, other products or services and cannot be transferred.
5. In case of any disputes, the decision of Brooks Brothers and Mastercard shall be final and conclusive.



Mastercard X HBX Offer

Promotion Details

To redeem 11% discount offer, please enter promo code below at checkout:

Promo Code: MCHBX2022

1. The offers are valid from 8 August 2022 to 11 August 2023.
2. Brand exclusions include but are not limited to ACRONYM, Adidas Originals x Mastermind World, Advisory Board Crystals, Dominans Stravan, Hypebeast Magazine, HYPETRAK Magazine, Human Made, Jason Markk, Jordan Brand, Mastermind World, Medicom Toy, Nike, New Balance, Places + Faces, Polo Ralph Lauren, Ron English, Stone Island, Vans, Yarn Studios.
3. For full brand exclusions, refer to <https://hbx.com/terms#sign-up-now>
4. Offers cannot be used in conjunction with any other promotional offers or discounts and cannot be exchanged for cash or other products.



Mastercard® X Esso Offer

Promotion Details

Eligible Mastercard Cardholders who spend every 450 HKD (after discount) on Synergy Supreme+ premium petrol or Synergy Extra petrol (collectively, "Synergy Petrol") at Esso or Feoso service station in Hong Kong can enjoy an additional 80 HKD worth of the same type of Synergy Petrol

Terms and Conditions

1. Promotion Period
The promotion runs from 1 January to 31 December 2023. This offer cannot be exchanged for cash, other products or services and cannot be transferred.
2. The Offers are only applicable to the cardholders of Eligible Mastercard (the "Cardholders").
3. To enjoy the offer, Cardholders are required to state the intention to enjoy the offer and to settle payment using Eligible Mastercard prior to the purchase at any Esso or Feoso service station in Hong Kong during the Promotion Period.

Cardholders can redeem for 80 HKD worth of the same grade of petrol ("Complimentary Petrol") for free upon every single net spending of 450 HKD (after discount) on Synergy Supreme+ premium petrol or Synergy Extra petrol (together "Synergy Petrol") with Eligible Mastercard at any Esso or Feoso service station in Hong Kong. The 80 HKD worth of Complimentary Petrol that a Cardholder may redeem with this offer is calculated based on the applicable pump price of Synergy Petrol at the time of redemption. If a vehicle's fuel tank may only be filled with less than 80 HKD worth of the Complimentary Petrol, any remaining value of the offer will be forfeited.

The number of Complimentary Petrol redemptions that can be made in a single transaction shall be equal to or less than the Applicable Multiple. "Applicable Multiple" refers to the multiple derived from dividing the net dollar amount of Synergy Petrol purchased in a single transaction (after discount) by 450 HKD, rounded down to the nearest whole number. For example, a Cardholder may receive 160 HKD worth of Complimentary Petrol upon net spending of at least 900 HKD (after discount) on Synergy Petrol in a single transaction.

5. Offer is applicable to Esso Smiles Classic Card holders but cannot be used in conjunction with Smiles special instant petrol discount. "Smiles special instant petrol discount" refers to the Smiles instant petrol discount higher than 1.6/L HKD.

6. Offer is not applicable to Esso Smiles Affinity Card, Esso Fleet Card and Discount Cardholders.
7. No Esso Smiles points will be earned on the Complimentary Petrol or Complimentary Supreme+ Petrol redeemed using the offer.
8. Offers cannot be redeemed for cash or used in conjunction with other promotional coupons or offers (unless specified herein).
9. All products, services and information related to the promotion are sold and supplied to customers by ExxonMobil Hong Kong Limited ("Merchant") or Feoso Oil Limited who is solely responsible for all related obligations and liabilities.
10. The use of any Eligible Mastercard is subject to relevant cardholder terms and conditions of all other applicable prevailing promotions offered by Mastercard Asia Pacific (Hong Kong) Limited ("Mastercard").
11. Mastercard and Merchant reserve the right to amend, suspend, cancel or terminate the whole or any part of these Terms and Conditions at any time without notice, and shall not bear any responsibility arising out of or in connection with such amendment, suspension, cancellation or termination.
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
13. In case of disputes arising out of this promotion, the decision of Mastercard and the Merchant shall be final and conclusive.
14. In case of any inconsistency or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.



Mastercard X KeyChain Pay Offer

Promotion Details

Pay with valid Mastercard card to enjoy 28% off on transaction fee (2.1%) for paying public housing rent via KeyChain Pay APP or online.

Terms and Conditions

1. The promotion period is from 1 July 2022 to 30 June 2023, both dates being inclusive ("Promotion Period").
2. The Offer is only applicable to individual cardholders with valid Mastercard issued in Hong Kong ("Eligible Mastercard"). A cardholder holding an Eligible Mastercard shall be referred to as the "Cardholder" below. An "Eligible Transaction" occurs when a Cardholder makes a transaction through KeyChain Pay and uses the Eligible Mastercard to pay all relevant fares and fees associated with that transaction during the Promotion Period.
3. Individual Cardholders with Eligible Mastercard can enjoy 2.1% transaction fee for paying public housing rent.
4. The Offer is applicable to legitimate tenancy agreements originated and issued in Hong Kong only. Cardholders must pay rent (including deposit or disbursement if applicable) in KeyChain Pay mobile APP or Web Portal and settle the payment with an Eligible Mastercard in Hong Kong dollars. The Offer is not applicable to pay rent other than KeyChain Pay, for example, channels include cash, cheque, or transfer. Failure to make payment with the Eligible Card will result in revoking transaction fee up to 0.8% by charging the original fee rate at 2.9%.
5. Unless otherwise specified, the Offer cannot be used in conjunction with any other offers available during the Promotion Period.
6. If Cardholder requests refund or partial refund, that relevant transaction will not be eligible for the Offer.
7. In case of any fraud or abuse, KeyChain Pay and Mastercard Asia/Pacific (Hong Kong) Limited reserve the right at any time of the forfeiture of a Cardholder's eligibility for the Offer as well as cancellation of the Cardholder's Smart Contract(s). KeyChain Pay and Mastercard Asia/Pacific (Hong Kong) Limited further reserve the right to deduct any relevant value of the Offer redeemed inappropriately directly from any of the

Mastercards in Cardholder's name without prior notice and/or take legal action in such instances to recover any outstanding amounts.

8. Cardholders must remain Eligible Mastercard valid and in good standing during the Promotion Period and at the time when the Offer is rewarded, at the sole discretion of the card issuer. Otherwise, the Offer will be cancelled or forfeited without prior notice to Cardholders.
9. Terms and conditions from KeyChain Pay shall apply. Please visit <https://www.keychainpay.com/terms.html> for details.
10. The Offer is subject to the terms and conditions mentioned herein. Mastercard Asia/Pacific (Hong Kong) Limited and KeyChain Pay reserve the right to amend these terms and conditions and to terminate the Offer at any time without prior notice to Cardholder. Mastercard Asia/Pacific (Hong Kong) Limited and KeyChain Pay accept no liability for any such change or termination of the Offer or the Offer related Terms and Conditions.
11. The Offer cannot be exchanged for cash/service, other products, or discounts, and is not transferable.
12. In the event of disputes arising out of the promotion, the decision by KeyChain Pay and Mastercard Asia/Pacific (Hong Kong) shall be final and conclusive.
13. These terms and conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. In the event of any discrepancy or inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail apply and prevail.
15. Mastercard does not assume any responsibility for the products and services offered under this Promotion Partnership. The products are sold, and services are provided solely by KeyChain Pay, under such terms and conditions as determined by KeyChain Pay, and Mastercard accepts no liability whatsoever in connection with such products and services. The products and services have not been certified by Mastercard and under no circumstances shall the inclusion of any product or service in this Promotion Partnership be construed as an endorsement or recommendation of such product or service by Mastercard. Any questions or issues Cardholders may have with respect to the Promotion Partnership, or the products and services must be addressed directly to KeyChain Pay.



Mastercard x YOOX Offer

Promotion Details

- Enjoy 12% off with minimum 250 USD spend.
- To redeem this offer, please shop via the YOOX mobile app or the link below and input promo code **MC2023** before check-out.

Terms and Conditions

5. The “Promotion Period” runs from 1 January 2023 to 31 December 2023.
6. The promotion code will only be valid on YOOX’s designated websites, or the Merchant’s mobile app(s).
7. The offer applies when you make a payment with a Mastercard for orders being shipped to Hong Kong, Macau, Taiwan, India, Indonesia, Malaysia, Philippines, Singapore, Thailand, Vietnam, Australia and New Zealand.
8. The Cardholder shall select Mastercard upon checkout and use promotional code MC2023.
9. To redeem the offer, the user must log in or register on yoox.com and enter the code in the YOOXCODE field in the Shopping Bag. The code cannot be used in conjunction with temporary promotions, other YOOXCODEs or vouchers, and it may not be applicable to certain items (further details in Shopping Bag).
10. The offer will be applied on the net purchase value of the products before the application of any taxes and/or applicable fees or charges.
11. YOOX.COM has the right to suspend or terminate the offer if an invalid card is used to redeem the offer.
12. Offer is only applicable for Mastercard cardholders making purchases for their personal use (i.e. not for wholesale purposes).
13. Unless otherwise specified, the Offers cannot be used in conjunction with other promotional offers or discounts, coupons or membership offers.

14. The Offers cannot be transferred or used to settle the minimum payment, exchanged for cash, spending credit or other discounts/products/services.
15. The promotion is not available on selected items, certain categories and brands: The categories and brands that may be excluded from the promotion are: Art, Clearance, Kids, Design, Sport, items labeled NEW, Kartell, sunglasses, Aurélie Bidermann and Montblanc.
16. The prices of all products and services are designated by the relevant participating merchants and are subject to change from time to time without notice.
17. YOOX.COM has the right to amend these Terms and Conditions as well as to terminate this Offer and/or replace the Offer with another offer of similar value.
18. YOOX shall be solely responsible for the fulfilment of the Offer and merchandise and services offered by YOOX to Eligible Cardholders. Mastercard acts solely as a payment provider and is not responsible or liable in the event that any of the merchandise, services or benefits are not provided or fulfilled by YOOX.
19. Eligible Cardholders shall arrange for any cancellation of orders or exchange of purchased items through www.yoox.com. Cancellations and exchanges are subject to the General Terms and Conditions of Sale available on www.yoox.com. Customers may contact customer care at enjoyshopping@yoox.com.
20. Mastercard Terms & Conditions apply



Mastercard X philosophy Offer

Promotion Details

1. By presenting a valid Mastercard, cardholders can enjoy a complimentary peel & heal hand massage service and receive a free skincare trial set after the service.
2. Any purchase at 650 HKD or above to receive an exclusive skincare travel set (valued at 326 HKD). Applicable at both offline counters and online shop.

Terms and Conditions

philosophy hong kong X Mastercard Promotional Offers are only applicable to a cardholder holding a valid Mastercard card ("Eligible Mastercard card "). A cardholder holding a valid Eligible Mastercard card who is also philosophy hong kong customer shall be referred to as the "Cardholder " below. An "Eligible Transaction " occurs when a Cardholder uses their Eligible Mastercard card to pay for all relevant fees associated with philosophy hong kong X Mastercard's program.

Earning Offers upon Settling Payment with Mastercard card (The "Offers")

1. Advanced booking for service is required. Each customer is eligible to enjoy service for one-time.
2. Offer available while stocks last. For online purchase, please enter code "MASTERCARD" to enjoy the offer.
3. All offers cannot be used in conjunction with other promotions.
4. In the event of disputes, the decision from philosophy hong kong shall be deemed final.
5. The offers are eligible for all Mastercard cardholders, each customer is required to present and pay by a valid Mastercard card.
6. Shop address:
Offline counter:
Langham beauty 2/F (Tel: 3189 3166)
Online shop: <https://philosophy.com.hk/>
7. Promotion period: From Oct 1, 2022 to Oct 31, 2023. (both dates inclusive and based on transaction date).

- Advanced booking for service is required. Each customer is eligible to enjoy service for one-time.
 - Offer available while stocks last.
 - All offers cannot be used in conjunction with other promotions.
8. If the payment is not settled by Mastercard card, the offer will be forfeited.
 9. Only one offer can be used per Eligible Transaction.
 10. philosophy hong kong and Mastercard Asia/Pacific (Hong Kong) Limited shall hold no liability whatsoever for any disputes arising from and/or associated with a Cardholder's usage of this Offer.
 11. The complimentary gift under this Offer is subject to the terms and conditions as stipulated by philosophy hong kong.
 12. The Offers above cannot be exchanged for cash/ service, other products, or discounts.
 13. philosophy hong kong and Mastercard Asia/Pacific (Hong Kong) Limited reserve the right to amend these Terms and Conditions from time to time and to vary or terminate the Offer without prior notice. A Cardholder's use of services provided by philosophy hong kong after the update to these Terms and Conditions indicates their agreement to be bound by the updated Terms and Conditions.
 14. In the event of disputes, the decision of philosophy hong kong and Mastercard Asia/Pacific (Hong Kong) Limited shall be final and binding.
 15. The Offers are only applicable to Cardholders whose Eligible Mastercard accounts are determined at the sole discretion of the Bank to be in good standing and remain valid and not in default during the relevant promotion period.
 16. Any fraud and/or abuse committed by any person, as determined by philosophy hong kong and Mastercard Asia/Pacific (Hong Kong) Limited at their sole discretion, in relation to the Offer will result in the forfeiture of the person's eligibility to the Offer. philosophy hong kong and Mastercard Asia/Pacific (Hong Kong) Limited reserve the right to deduct the value of any Offer redeemed inappropriately from any account in which the redeemed Offer is stored without prior notice and/or take legal actions in such instances to recover any outstanding amounts.
 17. Should there be any discrepancy or inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.



Mastercard X Saint Honore Cake Shop Offer

Promotion Details

Enjoy up to 30% off on selected Dragon Boat Festival products

Terms and Conditions

Terms and Conditions of Mastercard Saint Honore Cake Shop Dragon Boat Festival Rice Dumplings Promotion Offers (“Offer”):

1. The Offer is only applicable to the cardholders of Mastercard Card (the “Cardholders” of the “Eligible Card”).
2. Cardholders are required to purchase selected Dragon Boat Festival products (“Promotional Offer”) at any outlets of Saint Honore Cake Shop Limited in Hong Kong (“Merchant”) with the Eligible Mastercard in order to enjoy the following offers:
 - 2.1. Enjoy up to 30% off from now till 7 June, 2023.
3. The Offers are available at all outlets of Saint Honore Cake Shop Limited in Hong Kong. The offers are not applicable on website and mobile app.
4. The Promotional Offer is available while stocks last and subject to availability or change without prior notice.
5. The Offer is not transferable and cannot be used in conjunction with Saint Honore Cake Shop Limited coupons, cake coupons, \$10 e-coupon, cash coupons, complimentary items and other promotional offers, and cannot be exchanged for cash or other products.
6. All relevant goods and services provided by the Merchant are the sole responsibilities of the Merchant for which Mastercard Asia/ Pacific (Hong Kong) Limited (“Mastercard”) assumes no responsibility, obligation or liability whatsoever.
7. The use of any Eligible Mastercard is subject to relevant cardholder terms and conditions of all other applicable prevailing promotions offered by Mastercard.
8. Mastercard and Merchant reserve the right to amend, suspend, cancel or terminate the whole or any part of the Terms and Conditions of the Offers at any time without

notice, and shall not bear any responsibility arising out of or in connection with such amendment, suspension, cancellation or termination.

9. These Terms and Conditions shall be governed by and construed in accordance with the laws of Hong Kong Special Administrative Region and are subject to prevailing regulatory requirements.
10. In case of disputes arising out of this promotion, the decision of the Mastercard and the Merchant shall be final and conclusive.
11. In case of any inconsistency or inconsistency between the Chinese and English versions of these terms and conditions, the English version shall prevail.



Mastercard X Theory Offer

Promotion Details

1. Offline: 10% off on any regular priced products
2. Online: 10% off on any regular priced products by using discount code "theorymaster"

Terms and Conditions

3. Promotion period: From 1 May 2023 to 31 December 2023
4. Transaction MUST be settled by Mastercard.
5. This offer is VALID at the below Hong Kong full-priced stores and hk.theory.com by using discount code [theorymaster].
 - Shop 292, 2/F, Cityplaza, No.18 Taikoo Shing Road, Hong Kong
 - Shop 119-120, Lee Garden Two, 28 Yun Ping Road, Hong Kong
 - Shop 326, Level 3, New Town Plaza I, Hong Kong
 - Shop 1052A, ifc mall, 8 Finance Street, Hong Kong
 - Shop 103, Pacific Place, 88 Queensway, Hong Kong
 - Shop 2319, Level 2, Gateway Arcade, Harbour City, Hong Kong
6. This offer CANNOT be used on purchase of bundles (Essentials Duos/Essentials Trios).
7. This offer CANNOT be used with Theory VIP Discount or Theory VIP Birthday Discount.
8. This offer CANNOT be used with Shopping Mall Loyalty Program Discounts or other Year-Round Offer Discounts.
9. This offer CANNOT be used with Theory CRM vouchers or Shopping Mall Coupons issued by landlords.
10. This offer CANNOT be used in conjunction with other promotional offers.
11. Items purchased by using this offer CANNOT be exchanged or returned.

12. Theory reserves the right of final decision in case of any dispute.



Mastercard X Whirlpool Offer

Promotion Details

Mastercard cardholders can enjoy 5% off upon single net purchase of HK\$1,000 or above (capped HK\$150) with promo code "MASTER23" in Whirlpool Official Online Shop, W-MALL.

Terms and Conditions

1. The Campaign period is from 1 May 2023 to 31 Dec 2023, both dates inclusive ("Campaign Period").
2. During the Campaign Period, Mastercard cardholders ("Eligible Participants") can enjoy 5% off upon single net purchase of HK\$1,000 or above (the "Offer"), with maximum HK\$150 off by entering Promo Code "MASTER23" (the "Code") at Whirlpool Official Online Store, W-MALL (www.whirlpool.com.hk).
3. Eligible Participants are required to be Whirlpool members and enter the Code before checkout. Once choosing to use the Code, eligible Participants must use Mastercard card as the payment method to enjoy the Offer. Mastercard and Whirlpool will not accept any liability for an Eligible Participant failing to enter the Code during checkout which results in their inability to enjoy the Offer.
4. The Code does not apply to selected models/ accessories / warranty renewal / inspection or repairing fee / delivery fee / installation fee/ staff purchase/ corporate sales.
5. If anyone is found to participate in this Campaign with an empty account, fake account, the same series of email addresses, via plug-ins or other informal channels, or disrupt or manipulate this Campaign by using any programs, Mastercard and Whirlpool reserve the right to refuse or cancel the order without prior notice.
6. All data will be handled in accordance with the requirements of the Whirlpool server. By participating, it indicates your agreement to abide by the Terms and Conditions of the Campaign. In the event of a breach of the Terms and Conditions, Mastercard and Whirlpool reserve the right to cancel Eligible Participants' eligibility to participate in this Campaign and to retain any right to pursue any act of sabotage.
7. The Campaign is not valid in conjunction with any other promotions. It is not exchangeable for cash, refund or coupon in other denominations. No change will be given whether in cash or in other forms.

8. Participants agree that Mastercard and Whirlpool are not responsible for any actual or consequential damages due to delays or losses arising out of the use of the computer, website, internet, telecommunication or technical problem. All data collected by the server of Whirlpool serves as final.
9. Mastercard and/or Whirlpool reserves the right to cancel, end, or postpone the Campaign, or to amend the Terms and Conditions of this Campaign (including the Participant Limit) at any time without prior notice. All interpretations of these Terms and Conditions shall be at the sole and absolute discretion of Mastercard, and in case of any dispute, the decision of Mastercard and/or Whirlpool shall be final.



UnionPay X Extra 1 Hour Free Parking at SHKP Malls Offer

Terms and Conditions

1. The Promotion is valid from Friday to Sunday and on public holidays from 1 February to 31 July 2023 (applicable from Monday to Sunday and on public holidays at Sha Tin New Town Plaza) (refers to “Promotion Period”).
2. The Promotion is applicable to UnionPay Credit and ATM Cards issued in Hong Kong (refers to “UnionPay Card”) with card number starting with 62, except the RMB cards issued by specific Hong Kong and Macau card issuing institutions. The qualified transaction must be settled via UnionPay network.
3. The Sun Hung Kai Real Estate Agency Limited (refers to “SHK Real”) Malls participating in the Promotion include Kwun Tong apm, Tseung Kwan O East Point City, North Point Harbour North (for cars parking at Phase II and III only), Sha Tin HomeSquare, Sheung Shui Landmark North (merchants from L2 to L5), Kwai Fong Metroplaza (applicable to The Point members only), Sheung Shui Metropolis Plaza, San Po Kong Mikiki, Mongkok MOKO, Sha Tin New Town Plaza (for cars parking at Phase III only), Tseung Kwan O Park Central, Tsueng Kwan O PopWalk (for cars parking at PopWalk 2, 3 & Ocean PopWalk shopping mall indoor carparks only), Tai Po Mega Mall, Tai Po Uptown Plaza, Tuen Mun V city, Causeway Bay WWWTTC (merchants from G/F to 13/F) and Yuen Long YOHO MALL (refers to “Participating Malls”).
4. During the Promotion Period, cardholder is entitled to enjoy
 - I. Extra 1 hour free parking (refers to “Parking Offer”) upon spending the existing designated amount required by Participating Malls with UnionPay Card, Mobile QuickPass (including but not limited to Apple Pay and Huawei Pay) or UnionPay QR Code Payment (including but not limited to BoC Pay, BOCOM(HK), CCB(Asia), HSBC Reward+, ICBC (Asia), livi bank, Octopus, OmyCard App and mobile applications by other financial institutions).
 - II. Extra 2 hours free parking (refers to “Parking Offer”) upon spending the existing designated amount required by Participating Malls with UnionPay APP (excluding mobile applications by other financial institutions).
5. A maximum of 2 on-day machine-printed merchant sales invoices and the corresponding UnionPay Card sales slips from different merchants in the same participating mall with the same UnionPay Card, the same Mobile QuickPass account, the same UnionPay Card under the same UnionPay QR Code Payment account or the

same UnionPay Card under the same UnionPay APP account can be accumulated to participate in the Promotion.

6. Each cardholder is eligible to enjoy the Parking Offer once only in each participating mall per day. Multiple redemptions with different UnionPay Cards from the same Cardholder on the same day will not be accepted.
7. Drive in during designated time slots of existing free parking offer of Participating Malls is required in order to enjoy the Parking Offer. For the updated existing free parking requirement, please refer to the official website of Participating Malls.
8. Eligible amount is calculated in terms of each set of UnionPay Card card number and will only include the actual spending amount (only include the net payment amount after deduction of discount, privileged coupons or cash coupons). The transaction amount by the primary and supplementary card under the same Cardholder will be calculated separately.
9. Cardholders must present the parking proof, original copies of valid machine-printed merchant sales invoices and the corresponding UnionPay Card sales slips, together with the UnionPay Card bearing the same card number in person at the designated redemption location in Participating Malls on the transaction day. Redemption is valid after verification by staff members. Staff members reserve the right to ask for identity proof for verification purpose.
10. For transactions with UnionPay Mobile QuickPass, Cardholder is required to present the eligible virtual UnionPay Card on mobile device or watch, original copies of machine-printed merchant sales invoice and valid sales slip to staff members upon redemption.
11. For transactions with UnionPay QR Code (mobile applications by other financial institutions) and UnionPay APP, Cardholder is required to present the transaction details in app on mobile device, original copies of machine-printed merchant sales invoice and valid sales slip to staff members upon redemption.
12. Parking Offer is valid for use in conjunction with SHKP Club 1-hour Free Parking Offer (except Sheung Shui Landmark North, Sheung Shui Metropolis Plaza, Tseung Kwan O PopWalk, Tai Po Mega Mall and Yuen Long YOHO MALL) and The Point Members Points Redemption Parking Offer (except Causeway Bay WWWTC) but not in conjunction with SmarTone 1-hour Free Parking Offer and other parking programmes.
13. Split transactions will not be accepted. Transaction from the same merchant cannot be split by the same or different UnionPay Cards or other credit cards. For installment payment, the full amount listed on machine-printed merchant sales invoice will be eligible. If only deposit is paid in that transaction, the eligible amount is the paid deposit on the same day, instead of the total amount of the transaction

14. Only original copies of machine-printed merchant sales invoices and sales slips issued to Cardholders by merchants of Participating Malls are accepted. The original copy of machine-printed merchant sales invoice should state the merchant name, transaction date, transaction amount and sales items clearly. The original copy of sales slip should indicate the UnionPay Card card number, merchant name, transaction date, transaction amount, valid authorization code and signature of Cardholders (if applicable) clearly. If Cardholders cannot present the valid original copies of sales invoices, sales slips and/or UnionPay Card with consistent information including UnionPay Card card number, merchant name, transaction date, transaction amount etc, or the information provided by Cardholders is insufficient, Cardholders will not be able to redeem Parking Offer for whatever reason. Sales slips and sales invoices that are damaged, outdated and unable to show clearly the transaction dates, time, amounts, currencies or without showing any card numbers are not acceptable.
15. The Promotion accepts the receipt of purchasing designated festive food coupons (only limited to mooncake (including ice cream mooncake), Chinese New Year pudding, rice dumpling and Chinese preserved sausage vouchers). Receipts for using these designated festive food coupons and the following are not eligible to enjoy the Promotion: Apple Store; travel agencies; fitness and beauty centers (except those fitness and beauty centers in PopWalk and massage centers in Play Park of New Town Plaza until further notice); cross-border buses; property agencies; elderly homes; medical and dental / clinic services; carwash, car care services, automotive products and related service or the purchase of parking cards; kiosks, exhibition venues and temporary exhibition booths / Pop Up Stores; merchants located at New Jade Garden L4 Shopping Arcade; tenants in office buildings; hotels; banking services; insurance premiums; money exchange shops; tuition (except those tuition fees paid in PopWalk and experience fees paid in Play Park of New Town Plaza until further notice); membership fees; any other monthly fees; the purchase or topping-up of Octopus cards; value-added or payment services; mail, fax, email or phone orders; online shopping (including food self pick-up service and rewards order in The Point App while excluding online purchase of movie tickets); telecommunication fees or the purchase of calling cards; the purchase of tickets (such as mall events or concert tickets; except those tickets paid in Play Park of New Town Plaza until further notice), admission tickets to Ma Wan Park Noah's Ark or sky 100 Hong Kong Observation Deck; trade-in transactions or product redemptions; the purchase and use of SHKP Malls Gift Card, the purchase and use of cash coupons, gift certificates, Point Dollar, SHKP Mall Gift Certificates, SHKP Mall e-Gift Certificates, Mall e-Gift Certificate, gift cards, membership cards, bonus point cards, discount cards or value-added cards, shoe coupons, soup coupons, drink coupons, food coupons, cake cards and wedding coupons (including but not limited to cake cards, Chinese bridal cake cards, wedding vouchers and wedding coupons); the purchase of gold grains, bars or deposits for gold saving club, payments settled by cash; payments with a handwritten, reprinted or photocopied receipt and payment slip; cancelled or returned transactions; or other non-eligible transactions. Bank statement will not be accepted.
16. Staff members of redemption counters have the right to make photocopies of the machine-printed merchant sales invoices and record the Cardholder's name, partial

UnionPay Card card number (the first 6 and last 4 digits or the last 4 digits of UnionPay Card card number), information on machine-printed merchant sales invoices and sales slips for internal record during redemption. The personal information collected will only be used for the Promotion, and will be destroyed after the Promotion. Provision of the above information by the Cardholders represents that Cardholders agree to the collection and understand the purpose of collection.

17. All original copies of merchant sales invoices will be stamped by staff members of redemption counters after verification. Cardholders cannot request refund from merchants with the sales invoices that have been stamped. The transaction amount that exceeds the minimum spending requirement cannot be used in other promotion.
18. In case of fraud or abuse, UnionPay International Company Limited (refers to "UnionPay International"), SHK Real and Participating Malls reserve the right to disqualify the Cardholders immediately and retain the right for legal action. Participating Malls reserve the right to retrieve the offer for cancelled or returned transactions.
19. UnionPay International is neither vendor nor service provider, thus UnionPay International shall not take any responsibility to the products or services provided.
20. In case of disputes, the decision of SHK Real and Participating Malls shall be final.
21. UnionPay International, SHK Real and Participating Malls reserve the right to amend or terminate the offers and terms and conditions at any time without prior notice, and shall not bear any responsibility caused by the amendments or the terminations. In case of any discrepancy, the Chinese version shall prevail for all purposes.



livi Conditions for livi PayLater

These Conditions for livi PayLater (these **Conditions**) govern your use of livi PayLater. The livi Conditions for Services (**CFS**) also apply. Words defined in the CFS shall have the same meanings when used in these Conditions.

A. Introduction

1. livi PayLater

- (a) livi PayLater is a revolving loan facility offered by Livi Bank Limited (**livi or us**) to you. We may in our sole discretion approve or reject any application for livi PayLater without giving reason. livi PayLater will be made available to you subject to your acceptance of and compliance with a facility letter (**Facility Letter**) we issue to you and also these Conditions, execution of all appropriate documentation (if any) mentioned in the Facility Letter and payment of all required fees and charges.
- (b) It is a pre-condition for using livi PayLater that you need to hold a valid virtual debit card issued by us which is designated for the purpose of using livi PayLater (**Specified Debit Card**). You will be taken to have applied for the Specified Debit Card at the same time when you apply for livi PayLater. The Specified Debit Card is subject to terms and conditions which govern our virtual debit card generally, for which you may refer to the App or our website (**VDC Conditions**). If your Specified Debit Card is cancelled or suspended for any reason, we will not make any further advance under livi PayLater.

B. Use of livi PayLater

2. Qualified Transaction

- (a) livi PayLater can only be used to finance your spending with the Specified Debit Card on a transaction in or converted into Hong Kong dollar (**Qualified Transaction**) which is:
 - (i) for goods or services which we may accept from time to time; and
 - (ii) of value no less than the minimum amount as we specify in the Facility Letter or otherwise notify you from time to time (**Minimum Spending Amount**). We may allow you to set your own Minimum Spending Amount upon our further notice.
- (b) **You are not allowed to make cash advance withdrawal under livi PayLater.**

- (c) We are not responsible for monitoring or verifying the application of any amount borrowed under livi PayLater, including whether such amount is used in compliance with laws and regulations or for the specified purposes.

3. Drawdown

- (a) Subject to the available facility amount and all other conditions (if any) we specify in the Facility Letter, if we allow you to use livi PayLater to finance a Qualified Transaction, livi PayLater will be **automatically drawn** to finance such Qualified Transaction. Your use of the Specified Debit Card to settle a Qualified Transaction amounts to a drawdown notice under livi PayLater and your irrevocable authorization to us to drawdown on livi PayLater for the amount of such Qualified Transaction (**Advance**).
- (b) Without prejudice to our overriding rights set out in these Conditions, we may suspend, reduce or cancel any undrawn facility amount under livi PayLater or reject any drawdown at our discretion without giving reason or notice.

4. Repayment

- (a) **You must make repayments for an Advance under livi PayLater in accordance with repayment arrangement agreed or specified by us, including the instalment plan (as described below), repayment amounts, repayment currency, repayment dates and the means of payment.**
- (b) Unless otherwise specified by us, we will calculate the amount of each instalment payment by dividing the amount of the relevant Advance by the number of instalments you choose plus any applicable interest, fees and charges.
- (c) All repayments will be shown in the monthly statement of livi PayLater. Repaid amounts are available for re-borrowing under livi PayLater.

5. Instalment Plan

- (a) **Each Advance shall be repaid in instalments.** The first instalment is due and payable on the repayment date (as specified in the Facility Letter) falling in the second calendar month after the Qualified Transaction is made.
- (b) We offer several options for instalment payment arrangement for an Advance under livi PayLater on a transaction-by-transaction basis (**Instalment Plan**). Subject to our approval, you may choose an Instalment Plan for a Qualified Transaction before the date of the first monthly statement of livi PayLater in which the Advance for such Qualified Transaction is posted for repayment (**Statement Date**). **You can't revoke or amend your choice of Instalment Plan for a Qualified Transaction once made.**
- (c) We also offer the option to pre-set an Instalment Plan (**Pre-set Instalment Plan**) on the App. Subject to our approval, you may default the payment arrangement to Pre-set Instalment Plan. Your Pre-set Instalment Plan will apply to all Advances under livi PayLater except the Advance for any Qualified Transaction for which we receive your choice of Instalment Plan.

6. Handling of non-qualified transactions

Your spending on a transaction which is not a Qualified Transaction or is otherwise rejected by us for drawdown under livi PayLater shall be deducted immediately upon occurrence from your liviSave account. If there are insufficient immediately available funds in your liviSave account at the time of deduction, we have the right to reject such spending.

7. Prepayment

- (a) **You may prepay all indebtedness of an Advance in full together with accrued interest and other amounts (if any) payable to us up to (and including) the date of prepayment, subject to an early settlement fee specified in the Facility Letter, or in absence of which at the amount equals to 3% of the prepaid principal amount. No partial prepayment of an Advance is allowed.** Prepaid amounts are available for re-borrowing under livi PayLater.
- (b) If any Qualified Transaction financed by an Advance or any part of it is refunded or reversed, upon receipt of the relevant refunds from the relevant merchant, the same will be credited to your liviSave account. You are still bound to repay relevant Advance according to the applicable Instalment Plan, but we reserve the right to use the amount so refunded or returned to us to repay such Advance.

8. Cancellation and termination

- (a) **You can't cancel the whole or any part of the undrawn livi PayLater facility amount.**
- (b) Without affecting our overriding right to demand repayment, we may terminate your livi PayLater. Upon such termination, we will not make any further advance under livi PayLater to you, and all outstanding indebtedness under livi PayLater including all applicable interest, fees and charges will become immediately due and payable by you.
- (c) Subject to our approval, you may terminate livi PayLater if there is no outstanding amount (including any amount of principal, interest, fees and charges) payable by you under livi PayLater. You are not able to use livi PayLater once terminated.
- (d) **Notwithstanding anything contained in the Facility Letter (including any review date specified therein), we reserve the overriding right to:**
 - i. **review the livi PayLater facility at any time (if applicable, prior to any review date specified in the Facility Letter) and give you notice of termination and demand repayment of all Advances in full and livi PayLater shall be terminated forthwith (if applicable, even if prior to the said review date); and**
 - ii. **increase, reduce and/or cancel the facility amount of livi PayLater or any part or parts thereof at any time at our discretion to be effective immediately by sending you an email notification and/or SMS or in-App message.**

9. Interest and fees

- (a) **We have the right to charge interest and other fees and charges (including any handling fees) as specified in the Facility Letter from the Statement Date.** We have the right to vary the rate of interest or fee scale by giving prior notice to you.
- (b) **If any principal amount is not paid when due, such amount shall bear the default interest. The default interest rate is specified in the Facility Letter, or in absence of which shall be 150% of the annualised percentage rate (APR) applicable on the relevant Advance.** An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualized rate, and is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks.
- (c) The default interest shall accrue daily on simple basis from the due date of the relevant payment until we receive irrevocable and unconditional payment of the overdue amount in full.
- (d) The default administrative charge is waived unless we notify you otherwise in writing.
- (e) All fees and charges are not refundable.

10. Authorization to set off and debit liviSave

You authorize us to set off and debit at any time the instalment payments, interests, fees, charges, commissions, costs, expenses and other sums due and payable by you in respect of livi PayLater from any of your account(s) including your liviSave account without prior notice. **You shall make sure you have sufficient immediately available fund in such accounts.**

11. General lending conditions

- (a) If we make available more than one banking facility to you at any time and one banking facility (**First Facility**) is set to be interchangeable with another facility (**Second Facility**), any available unused balance of the facility amount of the First Facility can be made available to you under the Second Facility, subject to any limit and other condition specified in the relevant facility letter.
- (b) If, at any time, it is or will become unlawful in any applicable jurisdiction for us to perform our obligations under livi PayLater or to maintain the livi PayLater facility or any Advance, we shall notify you and our commitments shall be immediately cancelled and you shall repay all outstanding indebtedness under livi PayLater in full on or before the date specified by us.
- (c) Interest will accrue from day to day and be calculated on the basis of actual number of days elapsed and a 365-day or 366-day year (as the case may be) for Hong Kong dollars, or according to the market practice as we may from time to time adopt in our discretion.
- (d) **All accrued interest shall be payable on demand, and if no demand is made, shall be paid on the due date of each instalment payment or according to our customary practice as may be notified to you from time to time. We shall have the right to capitalize any unpaid interest as principal amount under the relevant Advance so that it shall bear interest at the applicable interest rate.**
- (e) Time is of the essence of your payment or repayment.

- (f) All payments made by you to us shall be in the currency of the Advance or otherwise in the converted currency if we allow (**Applicable Currency**), in immediately available funds without set-off or counter-claim and free and clear of and without withholding or deduction of any or all present or future taxes, duties, payments or other charges. If any withholding or deduction is required for any payment relating to livi PayLater, the amount payable by you shall be increased so that we will receive the full amount of payment as if no such withholding or deduction has been made. **If any withholding or deduction is required, you shall inform us as soon as reasonably practicable and pay the required withheld or deducted amount to the relevant authority within the time prescribed. You shall also within 30 days of making such payment provide us with documentary evidence of payment.**
- (g) No payment to us (whether under any judgment, court order or in any other case) shall discharge your obligation or liability in respect of which it was made unless and until we have received payment in full in the Applicable Currency, and to the extent the amount of any such payment shall on actual conversion into the Applicable Currency fall short of such obligation or liability expressed in the Applicable Currency, we shall have a further separate cause of action against you.
- (h) Any payment made to us in a currency other than the Applicable Currency may at our discretion be converted into the Applicable Currency at the then prevailing spot rate of exchange as conclusively determined by us.
- (i) Notwithstanding anything to the contrary contained in the Facility Letter or in these Conditions, **we have the overriding right to demand immediate repayment of all the outstanding indebtedness (including interest and default interest thereon) due, owing or incurred by you (actual or contingent) to us under or in respect of livi PayLater.**
- (j) **You shall indemnify us on a fully indemnity basis from and against all liabilities, action, suits, proceedings, claims, demands, losses, damages, costs, fees and expenses of any kind (including legal fees and other expenses reasonably incurred) which we may suffer or incur, whether actual or contingent, by reason of or in maintaining or enforcing livi PayLater facility granted to you unless caused by our fraud, wilful misconduct or gross negligence.**
- (k) We have the right to apply and appropriate any amount received by us in or towards discharging the outstanding indebtedness under livi PayLater or any part of it as we think fit. Any such appropriation by us shall override any purported appropriation by you.
- (l) We are entitled to employ debt collecting agent(s) to collect any sum due but unpaid by you under livi PayLater. You agree, and acknowledge that you have been warned, that **you shall indemnify and keep us indemnified on a full indemnity basis against all costs and expenses which we may reasonably incur in the employment of debt collecting agent(s).** You further agree that we may disclose to such debt collecting agent(s) any or all information relating to you and the outstanding indebtedness and other amounts payable by you in connection with livi PayLater for debt recovery purpose.

12. Your representations, warranties and undertakings

- (a) You make the following representations and warranties to us on the date of your acceptance of the Facility Letter:
- i. these Conditions and the Facility Letter constitute your valid, legally binding and enforceable obligations in accordance with their terms;
 - ii. **your acceptance and performance of these Conditions and the Facility Letter do not and will not conflict with any law or regulation applicable to you;**
 - iii. all information provided by you was true, complete and accurate in all material respects as at the date it was given and was not misleading in any respect;
 - iv. **you are not subject to any petition for bankruptcy or winding up before any court or tribunal, nor is there any such petition pending against you; and**
 - v. no event of default as set out in paragraph 13 below (**Event of Default**) has occurred or is continuing, or will occur as a result of your acceptance of the Facility Letter and/or drawing of livi PayLater.

The above representations and warranties shall be repeated and deemed to be made by you, where applicable, on each advance or drawing of livi PayLater and on each instalment payment date, in each case by reference to the facts and circumstances then existing.

- (b) **You undertake that you will:**
- i. **promptly notify us on becoming aware of the occurrence of any Event of Default or potential Event of Default, or if you anticipate or experience any difficulty in repaying livi PayLater; and**
 - ii. **comply in all respects with all laws and regulations applicable to you, if failure so to comply would materially impair your ability to perform your obligations in connection with livi PayLater.**

13. Events of Default

Upon the occurrence of any or more of the following Events of Default, all amounts (including principal and interest) due or owing by you to us under livi PayLater shall, without any demand, become immediately due and payable by you, and that livi PayLater shall be terminated with immediate effect and we shall not be required to make any further advance:

- (a) the failure to pay any principal, interest, charges or other costs and expenses payable by you to us, whether or not in connection with livi PayLater, on the due date;
- (b) any of your representations, warranties or undertakings or any information or document provided by you is untrue, incorrect, incomplete or misleading in any material respect;
- (c) an event occurs which, in our opinion, has or might have a material adverse effect on your condition (financial or other condition);
- (d) a petition is presented or proceedings are commenced or an order is made for your bankruptcy or for the appointment of a liquidator, receiver, official administrator or similar officer in respect of you or all or any part of your assets;

- (e) without prejudice to sub-paragraph (a) above, failure by you to comply with any provision contained in these Conditions, the Facility Letter, any security or any other ancillary documents (if applicable) which is not capable of remedy or, if can be remedied, has not been remedied within seven days from the date of notice given by us requiring remedy;
- (f) any governmental, tax or other approval required to be maintained by you in connection with livi PayLater is withdrawn or revised in a way prejudicial to our interest under livi PayLater;
- (g) it becomes unlawful for you to perform any of your obligations under these Conditions, the Facility Letter, any security or any other ancillary documents (if applicable); and
- (h) the occurrence of any event which under the law of any relevant jurisdiction, has an analogous or equivalent effect to any event mentioned above.

14. Information

- (a) **You agree to supply us with personal data and other information relating to you and/or other individuals connected to you (collectively, your Related Parties) as we may reasonably require from time to time for assessing, processing, granting, continuing, reviewing, revising, renewing, recovering and/or enforcing livi PayLater or any advance under livi PayLater, and for related purposes.**
- (b) You, for yourself and as the duly authorized agent acting on behalf of each of your Related Parties, authorize us:
 - i. to use any data, information and documents relating to you and/or the Related Parties, livi PayLater, the Facility Letter or any other agreements, or the transactions or dealings by you and/or your Related Parties, in accordance with the CFS and the PICS. We will keep such data, information and documents confidential but we are authorized to provide such data, information and documents to the persons and for the purposes specified in the CFS or the PICS, or to any of our branches, subsidiaries and holding companies and the branches, subsidiaries and affiliates of any of our holding companies (**collectively, our Related Parties**), or to the professional advisers and other persons providing services to us or any of our Related Parties (including credit reference agencies, debt collecting agents, credit rating agencies, insurers or insurance intermediaries, credit protection providers), or to any actual or potential assignee, transferee, participant or sub-participant or any subsequent chargee, mortgagee or encumbrancer in respect of our rights and obligations in connection with livi PayLater, or to any person to the extent required by or for compliance of any laws, regulations, guidelines or rules of stock exchange binding on or applicable to us or any of our Related Parties, or to any person to whom information is required or requested to be disclosed by any court or governmental or regulatory authority to which we or our Related Parties are subject, or to any person to whom information is required to be disclosed in connection with, and for the purposes of any litigation, arbitration, administrative, mediation or other investigations, proceedings or disputes relating us or any of our Related Parties, or to any other person permitted by you;

- ii. to contact your or any of your Related Parties' employer (if applicable), bank or referee, or any credit reference agencies or other source of information for the purpose of obtaining or exchanging any information, and to compare the information provided by you with other information collected by us for checking purposes. We are entitled to use the result of such comparison to take any action against you or which may be adverse to your interest; and
- iii. to transfer to and/or hold any data, information and documents in another jurisdiction outside Hong Kong.

15. Other conditions

- (a) In case of any inconsistency between the provisions of the Facility Letter and these Conditions, the provisions of the Facility Letter shall prevail over these Conditions unless explicitly overridden.
- (b) We may vary these Conditions from time to time by giving 30 days' prior notice for any variation which affects fees and charges and your liabilities or obligations. If you continue to maintain livi PayLater facility after the effective date of the variations, you will be taken as having accepted the variations.
- (c) If any provision or part of a provision is invalid, the remaining part of the provision and all other provisions remain in full force and effect.
- (d) We may at any time, without consent of or notice to you, assign or transfer to any other person all or any of our rights, benefits, obligations and liabilities in connection with livi PayLater, provided that at the time of such assignment or transfer, you will not be liable to pay any greater amount than you would have been liable to pay had no assignment or transfer been made. You may not assign or transfer any of your rights, benefits, obligations and/or liabilities in connection with livi PayLater to any other person except with our prior written consent.
- (e) No person other than you and us has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or to enjoy the benefit of these Conditions.
- (f) These Conditions are governed by and shall be construed in accordance with Hong Kong law. The parties submit to the non-exclusive jurisdiction of the Hong Kong courts.
- (g) The Chinese version of these Conditions is for reference only. The English version will prevail if there is any inconsistency between the Chinese and the English versions.

Conditions for Mastercard® Virtual Debit Card

The Specified Debit Card specified in these Conditions is a Mastercard Virtual Debit Card. You confirm that you have read, understood and accepted the terms and conditions (livibank.com/pdf/livi-debit-mastercard-tnc-en.pdf) of such card.

Key Facts Statement (KFS) for Revolving Credit Facility
Livi Bank Limited

livi PayLater
May 2021

This product is a revolving credit facility.																	
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your revolving credit facility.																	
Interest Rates and Interest Charges																	
Annualised Percentage Rate (APR)	<p>We charge monthly handling fees for livi PayLater. If the monthly handling fee is 0.2% of the transaction amount, the APR will be as follows depending on the tenor and number of instalment payments.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Tenor (months and instalments)</th> <th style="text-align: center;">APR</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">3</td><td style="text-align: center;">3.18%</td></tr> <tr><td style="text-align: center;">6</td><td style="text-align: center;">3.86%</td></tr> <tr><td style="text-align: center;">12</td><td style="text-align: center;">4.29%</td></tr> <tr><td style="text-align: center;">18</td><td style="text-align: center;">4.45%</td></tr> <tr><td style="text-align: center;">24</td><td style="text-align: center;">4.52%</td></tr> <tr><td style="text-align: center;">30</td><td style="text-align: center;">4.57%</td></tr> <tr><td style="text-align: center;">36</td><td style="text-align: center;">4.59%</td></tr> </tbody> </table>	Tenor (months and instalments)	APR	3	3.18%	6	3.86%	12	4.29%	18	4.45%	24	4.52%	30	4.57%	36	4.59%
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Annualised Default Interest Rate	<p>If a payment due is not received in full on or before the payment due date, default interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.</p> <p>Default interest rate is 150% of the APR applicable on the relevant instalment payment.</p> <p>If the monthly handling fee is 0.2% of the transaction amount, the default interest rate will be as follows depending on the tenor.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Tenor (months and instalments)</th> <th style="text-align: center;">Default Interest Rate</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">3</td><td style="text-align: center;">4.77%</td></tr> <tr><td style="text-align: center;">6</td><td style="text-align: center;">5.79%</td></tr> <tr><td style="text-align: center;">12</td><td style="text-align: center;">6.44%</td></tr> <tr><td style="text-align: center;">18</td><td style="text-align: center;">6.68%</td></tr> <tr><td style="text-align: center;">24</td><td style="text-align: center;">6.78%</td></tr> <tr><td style="text-align: center;">30</td><td style="text-align: center;">6.86%</td></tr> <tr><td style="text-align: center;">36</td><td style="text-align: center;">6.89%</td></tr> </tbody> </table>	Tenor (months and instalments)	Default Interest Rate	3	4.77%	6	5.79%	12	6.44%	18	6.68%	24	6.78%	30	6.86%	36	6.89%
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Overlimit Interest Rate	No overlimit interest is charged by livi.																
Minimum Payment	You are required to pay the full amount set out in the monthly statement of livi PayLater on time.																
Fee and Charges																	
Handling Fee	The monthly handling fee of livi PayLater is as low as 0.2%, calculated based on the total amount of a transaction. The monthly handling fee is																

	<p>payable with each instalment payment.</p> <p>For example, if the total amount of the transaction is HKD1,200 and the monthly handling fee rate is 0.2%, the monthly handling fee for each instalment is 0.2% of HKD1,200, i.e. HKD2.4.</p>
Annual Fee	Not applicable
Withdrawal Fee / Transaction Fee	Not applicable
Late Payment Fee and Charge	Please see "Annualised Default Interest Rate" above.
Early Settlement Fee	<p>Early settlement is only allowed for repayment of a loan in full (and not in part), and an early settlement fee is payable and shall be calculated at 3% of the repayment principal. livi may at its discretion adjust the early settlement fee at any time.</p> <p>Early settlement fee for a loan is waived if such loan is repaid in full on or before the date of the first monthly statement of livi PayLater in which such loan is posted.</p>
Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable
Lost Card Replacement Fee	Not applicable
Additional Information	
<ul style="list-style-type: none"> ■ A transaction will be made via the liviSave account instead of using livi PayLater if the transaction amount is below the threshold. livi may at its discretion adjust threshold amount at any time. ■ You only need to pay a monthly handling fee. livi does not charge interest or other fees for livi PayLater. This handling fee may be different from customer to customer. For example, if the total amount of the transaction is HKD1,200 with 12 instalment payments and the monthly handling fee rate is 0.2%, the amount to be repaid for each instalment of this transaction = monthly instalment principal (HKD1,200/12) + monthly handling fee (HKD1,200 x 0.2%)=HKD102.4. 	

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