

Livi Bank Limited Fees & Charges

(Effective 1 June 2022)

General Banking Services ¹	Fees
Low Balance Service Fee ²	Not applicable
Request for Paper Statement	Waived
Personal Data Access Request	Waived
Local Transfer through Faster Payment System (FPS) / Real Time Gross System (RTGS)	
Funds transfer to other local banks through FPS/ RTGS	Waived
Funds transfer from other local banks through FPS/ RTGS to a livi account	Waived
Local transfer through RTGS inward / outward - returned	Waived
Time Deposit	
Early Withdrawal	<p>No interest will be payable and a fee will be charged according to the below formula upon early withdrawal:</p> <p>HKD: $\text{Time Deposit Principal} \times (5\% - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity}/365$ or HKD200, whichever is higher</p> <p>CNY: $\text{Time Deposit Principal} \times (5\% - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity}/360$ or CNY200, whichever is higher</p> <p>USD: $\text{Time Deposit Principal} \times (5\% - \text{Time Deposit Interest Rate}) \times \text{No. of Days due to Maturity}/360$ or USD30, whichever is higher</p>
Remittance	

General Banking Services¹	Fees
Inward remittance to a livi account	Waived
Inward remittance - returned	Waived
livi Debit Mastercard[®]	
Foreign currency transaction handling fee ³	1.9%
Annual fee	Waived
Dispute Charge ⁴	50 HKD per transaction
livi PayLater	
Handling Fee	Monthly handling fee is as low as 0.2% of the total transaction amount. Please refer to facility letter for the actual handling fee to be charged.
Default Interest	Default interest is accrued on a daily basis for the overdue principal from the due date of the relevant payment at a rate of 1.5x (i.e. 150%) of the applicable APR ⁵ .
Early Settlement Fee	3% of the repayment principal ⁶
Late Payment Fee	A blanket fee of HK\$300 or the instalment payment due and payable, whichever is lower.
livi Flexi Loan	
Handling Fee	Waived
Default Interest	36% p.a. Default interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.
Late Payment Fee and Charge	HKD 300 per month if a monthly repayment amount due is not received in full on or before the payment due date.
QR Cash (via UnionPay ATM network)	

General Banking Services¹	Fees
Cash withdrawal in Hong Kong	Waived

¹ We may levy fees and charges for our services, and vary them from time to time after giving notice. If we levy fees and charges, we will make available a list of our fees and charges in the App or on our website. Paid fees and charges will be shown in transaction records, account statements, or separately in other ways.

² We do not have a minimum balance requirement.

³ For transactions conducted via Mastercard network in currencies other than HKD, the foreign currency transaction amount will first be converted into USD, and then converted into HKD, at the daily exchange rate determined by Mastercard at the time of the transaction plus 1.9% handling fee (1% imposed by Mastercard and 0.9% imposed by us). Please refer to Mastercard's website for applicable exchange rate.

⁴ We may levy a dispute charge if the reported transaction is proved to be authorized by cardholder.

⁵ 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.

If the monthly handling fee is 0.2% of the transaction amount, the default interest rate will be as follows depending on the tenor.

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%

⁶ 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.