



Get 1% Instant Rebate from Octopus Top Ups

The promotion period of this “Get 1% Instant Rebate from Octopus Top Ups” is from 1st June 2021 to 30th June 2021 (Specified Period), both dates inclusive. *Terms and Conditions – Mastercard 1% Cashback Offer* (see below) apply, provided that during the Specified Period, notwithstanding section 3c thereof, any top-up to an Octopus which has been added to Apple Wallet® by a livi Debit Mastercard® (but excluding livi PayLater Mastercard) via Apple Wallet shall also be deemed as an Eligible Transaction.

Apple Wallet is a trademark of Apple Inc., registered in the U.S. and other countries and regions.

Terms and Conditions – Mastercard 1% Cashback Offer

Promotion Period

1. This Mastercard 1% Cashback (Offer) is valid from 1st June 2021 to 31st August 2021, 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® and/or livi PayLater Mastercard (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 retail transaction made with the Specified Card, **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. mail, fax and telephone orders;
 - c. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - d. transactions at financial institutions (including brokers, dealers and insurance companies);

- 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\$500. 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, and will be rounded down to the nearest whole number. For example, an Eligible Transaction of HK\$102.95 will be rounded down to HK\$102;
 - 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 Card; and
 - c. the amount of Offer will be rounded down to the nearest cent. For example, if the Offer amount as calculated is HK\$2.539, it will be rounded down to HK\$2.53.
6. The Offer will be credited into the Eligible Customer's liviSave account within 30 calendar days from the date of the Eligible Transaction.

Conditions for enjoying the Offer

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

Changing these Terms and Conditions

9. 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

10. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
11. 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.
12. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
13. 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.
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: 1st June 2021)