



## Terms and Conditions – livi Business Instalment Loan(SFGS) Guarantee Fee Cash Rebate Offer

### Promotion Period

1. The Promotion Period for livi Business Instalment Loan(SFGS) Guarantee Fee Cash Rebate (Offer) is valid from 27 November 2023 to 31 March 2024, 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 made the first application for and successfully drawn down “livi Business Instalment Loan(SFGS)” (Specified Loan) during the Promotion Period and fully settled the first 6 instalments in accordance with the repayment dates agreed or specified by livi, and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Eligible Customers must call livi’s Customer Service / Relationship Managers to apply for the Offer before drawdown of the Specified Loan.

### Who cannot enjoy the Offer

4. The Offer is not available to the following customers:
  - a. a customer of livi who already has a livi Business Instalment Loan(SFGS) facility; or
  - b. a customer whose Specified Loan is cancelled, early settled or suspended when the Offer is rewarded; or
  - c. a customer who does not contact the livi’s Customer Service /Relationship Managers to apply for the Offer before drawdown of the Specified Loan.

### What is the Offer

5. This Offer is a cash rebate of the amount as set out below by reference to the Single Upfront Guarantee Fee actually paid by the Eligible Customer for the Specified Loan. The Offer will be credited to Eligible Customer’s livi Business Account within two calendar months upon the timely and full repayment of the first 6 monthly instalments of the Specified Loan.

Single Upfront Guarantee Fee actually paid by Eligible Customer	Cash Rebate
Below 100,000 HKD	50% of the Single Upfront Guarantee Fee
1,000,000 HKD or above	50,000 HKD

### Conditions for enjoying the Offer

6. The Eligible Customer's Livi Business Account and Specified Loan 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.
7. The Eligible Customer can only enjoy the Offer once during the Promotion Period. There is a limited quota for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Instalment (including the date of the application 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 cannot be earned in conjunction with any other offer unless otherwise specified.

### Changing these Terms and Conditions

9. 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

10. The Offer is not transferable, refundable, 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: 27 November 2023)*