



## Important Notice

*Congratulation on winning the Chinese New Year MGM Lucky Draw. Winner (email address: [web\\*\\*\\*\\*\\*8@gmail.com](mailto:web*****8@gmail.com)) will receive the notification at the email address registered with us. Thank you for supporting the Chinese New Year MGM Offer and Lucky Draw!*

*Terms and Conditions – To protect you and livi’s staff, we will arrange SF Express delivery to your registered address instead. Please login to your livi account, and confirm your phone number and residential address under personal information section by 4 March 2022. If you face any difficulties updating your personal information or want to assign others to be your recipient, please contact liviCare (Tel: 2929 2998) for assistant.*

## Terms and Conditions – Chinese New Year MGM Offer

### Promotion Period

1. This Chinese New Year MGM Offer (Offer) is valid from 1<sup>st</sup> February 2022 to 15<sup>th</sup> February 2022, 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 opened a liviSave Account with us during the Promotion Period using our invitation code on the Lai See Pocket and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

### Who cannot enjoy the Offer

3. The Offer is not available to the following customers:
  - a. an existing customer of livi; or
  - b. a customer who had maintained a liviSave Account within 12 months before the date of application to open the liviSave Account (whether or not the customer received any other offer from us previously).

### What is the Offer

4. The Offer is HKD150 and a lucky draw chance to win an iPhone 13 Pro Max 256GB (subject to its own terms and conditions). Upon successful account opening with the unique invitation code, we will credit the cash offer to customer’s liviSave account within 30 working days.

## Conditions for enjoying the Offer

5. 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. The Eligible Customer should ensure the personal information registered with livi is valid and up to date.
6. The Eligible Customer can only enjoy the Offer once. This means the Eligible Customer can only enter 1 (one) invitation code. We may allow each Eligible Customer to change the invitation code up for 3 (three) times **before the application of liviSave Account has been approved by us**, and the last invitation code entered by the Eligible Customer will prevail. Further, there are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the application for opening account (including the date of the application and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.

## Changing these Terms and Conditions

7. 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

8. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
9. 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.
10. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
11. No person other than a Referrer, 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.
12. In case of any dispute, our decision will be final and conclusive.
13. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.

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

15. 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<sup>st</sup> February 2022)*

# Terms and Conditions – Chinese New Year MGM Lucky Draw

## Promotion Period

1. Chinese New Year MGM Lucky Draw (Lucky Draw) is valid from 1<sup>st</sup> February 2022 to 15<sup>th</sup> February 2022, both dates inclusive (Promotion Period).

## Who can enjoy the Prize

2. The Lucky Draw is exclusive to customers of Livi Bank Limited (livi or we) who have successfully opened a liviSave Account with us during the Promotion Period using our invitation code on the Lai See Pocket and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Each Eligible Customer can be enrolled in the Lucky Draw once only during the Promotion Period.

## Who cannot enjoy the Lucky Draw

4. The Lucky Draw is not available to the following customers:
  - c. an existing customer of livi; or
  - d. a customer who had maintained a liviSave Account within 12 months before the date of application to open the liviSave Account (whether or not the customer received any other offer from us previously).

## What is the Prize

5. Winners (Winners) will be drawn randomly by computer from all the Eligible Customers. There will be a total of 1 Winner and the Winner can enjoy one iPhone 13 Pro Max 256GB (Prize).
6. The announcement of Winner will be published on our official website by 28<sup>th</sup> February 2022. Winners will be identified by their partial email addresses. Email notification will also be sent to Winner's email address registered with us at the date of result announcement.
7. To redeem the prizes, the winners need to attend to our office in person, presenting such documents specified in the prize notice, during working hours (10am to 6pm) on a working day (excluding any Saturday, Sunday and public holiday) between 1<sup>st</sup> March 2022 and 31<sup>st</sup> March 2022 (both dates inclusive).

## Conditions for enjoying the Prize

8. The Winner's liviSave Account must remain valid and in good standing as decided by livi at the time when the Prize is rewarded to him/her. Otherwise, the Prize will be cancelled or forfeited without prior notice to the Winners. Winners should ensure the personal information registered with livi is valid and up to date. We will not re-issue the Prize to any Winner for delivery failure resulted in inaccurate/incorrect personal information.
9. There is 1 quota for the Prize, and the Winner can only enjoy the Prize once. We may allow the Eligible Customer to change the invitation code up for 3 (three) times **before the application of liviSave Account has been approved by us**, and

the last invitation code entered by the Eligible Customer will prevail. Our records on the application of opening account (including the date of the application and the information and documents submitted to us) and Prize quotas are final and conclusive in the absence of obvious error.

10. We are not the service provider of the products/services/auxiliary services provided in reward of the Prize, and shall not be responsible for any matters relating to them. We shall not be liable and will not make any replacement if the Prize is damaged, lost, stolen or overdue upon receipt of the Prize.

### 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 Lucky Draw.

### Other terms

12. We are the sole organizer of the promotion and the lucky draw.
13. The Prize is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
14. We reserve the right to replace the Prize with any alternative gift without prior notice, and the value and nature of the prize/reward may be different from those of the original prizes/rewards.
15. Any fraud or misrepresentation in obtaining the Prize and/or abuse of the Lucky Draw will result in its cancellation or forfeiture. We reserve the right to cancel or forfeit the Prize and to recover any costs and loss.
16. We have the right to suspend, terminate, revise or substitute the granting of the Lucky Draw and/or the Prize 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 Lucky Draw and/or the Prize 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<sup>st</sup> February 2022)*