

livi Bank Limited Fees & Charges (for livi Business)

(Effective on 20 Mar 2026)

With effect from 21 Apr 2026, the Facility Arrangement Fee and Annualized Overdue Interest Rate of livi Business Instalment Loan will be amended. Please refer to “Amendments to Fees & Charges” as set out in the last part of Fees & Charges.

General Banking Services¹	Fees	
Account Opening Fee (General)	HKD1,200	
Additional Account Opening Fee (Special Type of Company)²	HKD3,000	
Request for Paper Statement	HKD50 per statement cycle	
Request for Company Search³	HKD300	
Request for Company Information Amendment	HKD200	
Dormant Account Reactivation	HKD200	
Other Services:		
Audit/Bank Confirmation for Audit Purpose	HKD300	
Confirmation of Account Balance	HKD100 per account	
Account History Record	HKD250 per account less than 2 years HKD750 per account less than 3 years HKD1,000 per account for first 3 years and HKD1,000 per year thereafter	
Account Closure Fee	HKD300 per account closed within 3 months	
Other Documents Related to the Account	HKD250	
Time Deposit		
Early Withdrawal	No interest will be payable and a fee will be charged according to the below formula upon early withdrawal: HKD: Time Deposit Principal x (6.75%- Time Deposit Interest Rate*) x No. of Days due to Maturity/365 or HKD200, whichever is higher *Quoted by the date of Time Deposit placement. Note : After imposing the early withdrawal handling fee, the principal amount received may be less than the original Time Deposit placement amount.	
Local Transfer through Faster Payment System (FPS) / Real Time Gross System (RTGS)		
Funds transfer to other local banks through FPS (per instruction)	Transaction amount <HKD/CNY 1,000,000	HKD/CNY3
	Transaction amount ≥ HKD/CNY 1,000,000	HKD/CNY15
Funds transfer to other local banks through RTGS	HKD25	
Funds transfer from other local banks through FPS/ RTGS to a livi account	Waived	
Local transfer through RTGS inward / outward - returned	HKD200	
livi Business Instalment Loan¹		
Fees		
Facility Arrangement Fee	0.5% of facility limit (Minimum of HKD1,000) (Subject to the amount stated in the Facility Letter)	
Flat Default Charge	HKD300 per each past due instalment	
Annualized Overdue Interest Rate	36% with a minimum of HKD100 If any amount due is not received in full on or before	

	the payment due date, overdue interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment
Early Full Repayment Charge	5% of the prepaid amount and require 7 calendar days prior notice

¹ The fees and charges are not exhaustive and for reference only, which remain subject to change. We will make available a list of our fees and charges in the livi app or on our website. Paid fees and charges will be shown in transaction records and account statements

² Special Type of Company includes but not limited to the following: (1) company structure with over 3-layers; or (2) company's ultimate beneficial owner / director / ultimate controller are non-Hong Kong Identity card holders.

³ Account Opening Fee (General) includes the company search fee of HKD300.

Amendments to Fees & Charges (with effect from 21 Apr 2026):

	Original	Amended as
livi Business Instalment Loan – Facility Arrangement Fee	0.5% of facility limit (Minimum of HKD1,000) (Subject to the amount stated in the Facility Letter)	0.5% of facility limit (Subject to the amount stated in the Facility Letter)
livi Business Instalment Loan – Annualized Overdue Interest Rate	36% with a minimum of HKD100 If any amount due is not received in full on or before the payment due date, overdue interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment	36% If any amount due is not received in full on or before the payment due date, overdue interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment