

Terms and Conditions – Selected Partners Exclusive livi Flexi Loan Cash Rebate Flash Offer (Offer)

Promotion Period

1. The Offer is valid from 1 May 2022 to 31 May 2022, both dates inclusive (**Promotion Period**).

Who can enjoy the Offer

2. The Offer is exclusive to selected customers of Livi Bank Limited (**livi or we**) who have successfully applied livi Flexi Loan and drawn the first installment loan with a minimum tenor of 24 months and minimum amount (as specified below) using our invitation code designated for Partners (**Partners**) during the Promotion Period (**Specified Transaction**) 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. a customer of livi who already has a livi Flexi Loan facility; or
 - b. a customer who had maintained a livi Flexi Loan facility within 12 months before the date of application of the livi Flexi Loan facility (whether or not the customer received any other offer from us previously).

What is the Offer

4. The Offer is a cash rebate on the amount of the Specified Transaction. The table sets out the details of cash rebate and corresponding loan amount to be drawn as required. The Offer earned will be credited to Eligible Customer's liviSave account by the end of the fourth calendar month after the completion of Specified Transaction.

First Instalment Loan Amount	Repayment Period	Cash Rebate
800,000 HKD - 1,000,000 HKD	24 months or above	2,500 HKD
250,000 HKD - 799,999 HKD	24 months or above	600 HKD
100,000 HKD - 249,999 HKD	24 months or above	300 HKD

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account, Flexi Loan facility, and the Specified Transaction 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 during the Promotion Period. This means each Eligible Customer can only enter 1 (one) invitation code and cannot be changed. There is a limited quota for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Transactions (including the date of the Specified 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.
7. The Offer cannot be earned in conjunction with any other offer unless otherwise specified.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Partner in relation to the Offer.
9. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Partner is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

Changing these Terms and Conditions

10. 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

11. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
12. 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.
13. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
14. 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.
15. In case of any dispute, our decision will be final and conclusive.
16. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
17. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

18. 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 May 2022)

Terms and Conditions – Selected Partners Exclusive liviSave Account Welcome Offer

Promotion Period

1. This Promotion Offer (Welcome Offer) for specific partner is valid from 1 May 2022 to 31 May 2022, both dates inclusive (Promotion Period).

Who can enjoy the Welcome Offer

2. The Welcome Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully opened a liviSave Account with us (Specified Transactions) using our invitation code designated for specific Partners (Partner) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

Who cannot enjoy the Welcome Offer

3. The Welcome 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 Welcome Offer

4. The Welcome Offer is HKD200. Upon successful account opening, we will credit the Offer to the Eligible Customer's liviSave Account within 30 calendar days.

Conditions for enjoying the Welcome Offer

5. The Eligible Customer's liviSave Account must remain valid and in good standing as decided by livi at the time when the Welcome Offer is rewarded to him/her. Otherwise, the Welcome 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. Each Eligible Customer can only enjoy the Welcome Offer once. This means each Eligible Customer can only enter 1 (one) invitation code. We may allow each New 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 Welcome Offer and it is rewarded on a first-come-first-serve basis. Our records on the application for opening account (including the date of the application and the information and documents submitted to us) and our records

on the available Welcome Offer quotas are final and conclusive in the absence of obvious error.

7. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Partner in relation to the Offer.
8. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Partner is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

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 Welcome Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
11. Any fraud or misrepresentation in obtaining the Welcome Offer and/or abuse of the Welcome Offer will result in cancellation or forfeiture of the Welcome Offer. We reserve the right to cancel or forfeit the Welcome Offer and to recover any costs and loss.
12. We have the right to suspend, terminate, revise or substitute the granting of the Welcome Offer at our discretion without prior notice.
13. No person other than an 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 Welcome 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: 1 May 2022)