



Important Notice

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Terms and Conditions – livi Flexi Loan “Personal Loan” Referral Rewards

Promotion Period

1. This livi Flexi Loan “Personal Loan” Referral Rewards (Offer) is valid from 1st April 2023 to 31st May 2023, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to an existing customer (Referrer) and the new customer who was referred by the Referrer (New Customer) of Livi Bank Limited (livi or we).
3. The Referrer must:
 - a. within the Promotion Period, refer a new customer (New Customer) who successfully applied and drawn the first livi Flexi Loan “Personal Loan” with a designated minimum amount and repayment period; and
 - b. fulfil other conditions set out in these Terms and Conditions.

4. The New Customer must:

- a. be referred by the Referrer; and
- b. successfully completed the transaction below (Specified Transaction) and fulfil other conditions set out in these Terms and Conditions:
 - i. successfully applied and drawn the first livi Flexi Loan “Personal Loan” with a minimum of 36 months repayment period and minimum amount of 100,000 HKD or above using Referrer’s invitation code within the promotion period.

Who cannot enjoy the Offer

5. The Offer is not available in the following situations:

- a. where the Referrer refers himself/herself;
- b. where the New Customer is an existing customer of livi who already has a livi Flexi Loan “Personal Loan” facility;
- c. where the New Customer had maintained a livi Flexi Loan “Personal Loan” facility within 12 months before the date of application of the livi Flexi Loan “Personal Loan” facility (whether or not the customer received any other offer from us previously);or
- d. where the New Customer has not followed the requirements in these Terms and Conditions when conducting the Specified Transaction (e.g. the New Customer did not enter Referrer’s invitation code when applying livi Flexi Loan “Personal Loan”), or where he/she is unsuccessful in completing the Specified Transaction.

What is the Offer

6. For the Referrer, the Offer is a 1,200 HKD reward for the Referrer for each New Customer successfully referred by such Referrer, subject to a 600,000 HKD cap or other limit prescribed by us on the maximum number of referral rewards which a Referrer may enjoy during the Promotion Period. After the referred New Customer has successfully completed the Specified Transaction, we will credit the Offer to the respective liviSave Account of the Referrer within 30 calendar days.

7. For the New Customer, the Offer is a Cash Rebate on the amount of the Specified Transaction. The table sets out the details of the Cash Rebate for the corresponding loan amount to be drawn as required. After the referred New Customer has successfully completed the Specified Transaction, we will credit the Offer to the respective liviSave Account of the New Customer by the end of the fourth calendar month.

First livi Flexi Loan “Personal Loan” Amount	Repayment Period	Cash Rebate
800,000 HKD or above	36 months or above	1,700 HKD
200,000 HKD - 799,999 HKD		900 HKD
100,000 HKD - 199,999 HKD		200 HKD

Conditions for enjoying the Offer

8. The Flexi Loan “Personal Loan” facility, and the Specified Transaction of the New Customer and liviSave Accounts of both the Referrer and the New Customer must remain valid and in good standing as decided by livi at the time when the Offer is rewarded to the Referrer and New Customer. Otherwise, the Offer will be cancelled or forfeited without prior notice to the Referrer and New Customer. Both the Referrer and the New Customer should ensure the personal information registered with livi is valid and up to date.
9. Each New Customer can only be referred by 1 (one) Referrer under this Offer. This means the New 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 New 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 Specified Transaction (including the invitation code, the date of the Specified Transaction and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.
10. livi may notify the Referrer when his/her referred New Customer has successfully completed the Specified Transaction. The New Customer agrees that livi may identify his/her partial name to the Referrer for such notification purpose.
11. The Offer cannot be earned in conjunction with any other offer unless otherwise specified.
12. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Referrer and the New Customer in relation to the Offer.

13. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Referrer is acting as an agent or representative of Livi or otherwise soliciting business on behalf of Livi.

Changing these Terms and Conditions

14. 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

15. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.

16. 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.

17. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.

18. No person other than a Referrer, the New 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.

19. In case of any dispute, our decision will be final and conclusive.

20. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.

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

22. 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 April 2023)