



Terms and Conditions – Mastercard Cashback Offer for Online Spending of Whirlpool Customers

Promotion Period

1. This Mastercard Cashback Offer for Whirlpool Customers (Offer) is valid from 1st December 2021 to 31st January 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 made any Eligible Transactions (as defined below) at Whirlpool W-Mall by their livi Debit Mastercard® and/or livi PayLater Mastercard (Specified Card) during the Promotion Period, and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Eligible Transaction means an online retail transaction settled with the Specified Cards and identified as online transaction according to the transaction code assigned by relevant card association, **EXCEPT FOR** the follows:
 - a. accessories;
 - b. Wpro Care;
 - c. display products;
 - d. warranty renewal;
 - e. inspection or repairing fee;
 - f. delivery fee;
 - g. installation fee; and
 - h. staff purchase ;
4. We may change the scope of Eligible Transaction from time to time without notice. We may determine whether a transaction is an Eligible Transaction at our discretion without giving reason. A type of transaction may have been Eligible Transaction but cease later, and vice versa.
5. The transactions code is assigned by the card association of the Specified Card and we have no control over that.

What is the Offer

6. This offer is a cash rebate of **2%** of the net payment amount of relevant Eligible Transaction.

For the purpose of calculating the Offer:

- a. the amount of the Eligible Transaction is the net payment amount charged to the Specified Card after all applicable discounts, reductions and use of vouchers/gift cards, and will be rounded down to the nearest whole number. For example, an Eligible Transaction of HK\$102.95 will be rounded down to HK\$102;
 - b. If the Eligible Transaction is settled in a currency other than Hong Kong Dollar, the Offer will be calculated based on the amount charged in Hong Kong Dollar according to the terms and conditions governing such Card;
 - c. the amount of Offer will be rounded down to the nearest cent. For example, if the Offer amount as calculated is HK\$2.539, it will be rounded down to HK\$2.53; and
 - d. if any refund or charge-back occurs (whether or not on an Eligible Transaction) during the Promotion Period, we reserve the right to set off such refunded amount against the aggregate Eligible Transaction amount of the calendar month in which the refund occurs when calculating the Offer. If the aggregate Eligible Transaction amount of such calendar month is insufficient for such set-off, the balance will be set off against of Eligible Transaction amounts of later months in the Promotion Period until the same is fully set off. Any such set-off will not affect our calculation on the Monthly Cap.
7. The Offer earned in a calendar month will be issued to Eligible Customer's liviSave account within 30 days after the end of Promotion Period.

Conditions for enjoying the Offer

8. The Eligible Customer's liviSave Account and Specified Card 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.
9. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Transactions (including the date of the Eligible 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.

Changing these Terms and Conditions

10. 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

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: 1st December 2021)

Terms and Conditions –livi PayLater Interest Free Offer with Designated Merchant

Promotion Period

1. The Promotion Period for livi PayLater Interest Free Offer (Offer) with different Designated Merchant (Merchant) runs for different set period of time (Promotion Period). For details, please check our website.

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully applied livi PayLater facility (together with the livi PayLater Mastercard®), and have successfully completed the transaction below (Specified Transaction) at Merchant during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

3. Specified Transaction means:

- a. to spend with the Eligible Customer's livi PayLater Mastercard; and
- b. with a livi PayLater facility drawn to finance such spending.

4. Livi PayLater facility is subject to its own condition. For details, please check our App and Website.

What is the Offer

5. The Offer is a waiver of the monthly handling fee for up to certain months (Max Interest-Free Period) on the livi PayLater facility drawn to finance the Specified Transaction (Drawn Advance), without affecting any other fees and charges applicable on such Drawn Advance. For this purpose:

- a. For Drawn Advance with an installment plan which does not exceed the Max Interest-Free Period, all monthly handling fee will be waived; and
- b. For Drawn Advance with an installment plan which exceeds the Max Interest-Free Period, monthly handling fee will be waived from the first monthly statement until the Max Interest-Free Period is reached.

6. Merchant may offer various Max Interest-Free Period and may require minimum transaction amount or impose other terms and conditions. For details, please check our App, Website or contact the Merchant directly.

Conditions for enjoying the Offer

7. The Eligible Customer's liviSave Account and livi PayLater facility 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.

8. There are limited quotas 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.

9. livi may notify the Merchant when the Eligible Customer enjoys this Offer. The Eligible Customer agrees that livi may communicate and exchange his/her personal data with the Merchant for all purposes relating to the Offer.

10. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant.

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

12. We are not a supplier or service provider of the products/services/auxiliary services provided in the Specified Transaction, and shall not be responsible for any matters relating to them. The Merchant is solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

13. 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

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

15. 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.

16. We have the right to suspend, terminate, revise or substitute the granting of the Offer 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 Offer are subject to prevailing regulatory requirements.

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

Issued by Livi Bank Limited (dated: 1st December 2021)