



Terms and Conditions – liviSave Exclusive Welcome Offer for Home+ Customers

Promotion Period

1. This liviSave Exclusive Welcome Offer for Home+ Customers (Offer) is valid from 23 September 2021 to 30 November 2021, 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 the HomePlus (Hong Kong) Limited (Merchant) designated invitation code “**homeplus#2021**” 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 one HK\$250 Home+ eCoupon and one HK\$100 Home+ eCoupon, subject to the following conditions:-

| Offer | Term and Conditions | Distribution |
|-----------------------|--|---|
| HK\$250 Home+ eCoupon | 1. can be used at the e-commerce shopping platform at https://home-plus.hk , and all associated sites linked to it (Platform); 2. the usage of which is subject to its own terms and conditions, for which please refer to the coupon itself. | Will be sent via email to the Eligible Customer’s email address registered with livi within 7 working days after account opening. |
| HK\$100 Home+ eCoupon | 1. can be used at the Platform for net spending on single purchase at the Platform of at least HK\$400 (excluding delivery charges); | |

| | | |
|--|--|--|
| | 2. the usage of which is subject to its own terms and conditions, for which please refer to the coupon itself. | |
|--|--|--|

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 each 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 Specified Transactions (including the date of the Specified Transactions and the information and documents submitted to us) and 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 Merchant in relation to the Offer.
8. livi may notify the Merchant when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi may identify his/her partial name to the Merchant for such notification purpose.
9. 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.
10. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Offer and shall not be responsible for any matters relating to them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

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 promotion.

Other terms

12. The Offer is not transferable, refundable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges. Non-cash Offer is not redeemable for cash.
13. 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.

14. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
15. 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.
16. In case of any dispute, our decision will be final and conclusive.
17. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. 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: 23 September 2021)



Terms and Conditions –livi PayLater x Home+ 1% Cash Rebate

Promotion Period

1. This livi PayLater x Home+ 1% Cash Rebate Offer (Offer) is valid from 23 September 2021 to 30 November 2021, 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 applied livi PayLater facility (together with the livi PayLater Mastercard®), and have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single transaction using livi Paylater Mastercard for payment of HK\$5,500 or above at Home+ (Merchant) e-commerce shopping platform at <https://home-plus.hk> and all associated sites linked to it; or at Merchant delegated location; and
 - b. with a livi PayLater facility drawn to finance such spending.

What is the Offer

4. The Offer is 1% rebate of the net payment amount of the Specified Transaction charged to the livi Paylater Mastercard. We will distribute the Offer according to the following conditions after the Eligible Customer successfully completed the Specified Transaction.

| Transaction Date | Distribution Date | Distribution Method |
|-------------------------|-------------------------------|--|
| 23 to 30 September 2021 | On or before 21 November 2021 | Will be credited to Eligible Customer's liviSave Account after verification by Home+ |
| 1 to 31 October 2021 | On or before 21 December 2021 | |
| 1 to 30 November 2021 | On or before 21 January 2022 | |

For the purpose of calculating the Offer:

- a. the amount of the Specified Transaction is the net payment amount charged to the livi Paylater Mastercard after all applicable discounts, reductions and use of vouchers/gift cards, and will be rounded down to the nearest whole number. For example, an Specified Transaction of HK\$102.95 will be rounded down to HK\$102;
- b. if the Specified 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 Specified Transaction) during the Promotion Period, we reserve the right to set off such refunded amount against the aggregate Specified Transaction amount of the calendar month in which the refund occurs when calculating the Offer. If the aggregate Specified Transaction amount of such calendar month is insufficient for such setoff, the balance will be set off against of Specified Transaction amounts of later months in the Promotion Period until the same is fully set off.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and livi PayLater Mastercard 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. Each Eligible Customer can earn up to HK\$300 during the Promotion Period. 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.
7. livi may notify the Merchant when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that livi may identify his/her partial name to the Merchant for such notification purpose.
8. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant.
9. 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.
10. 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

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 promotion.

Other terms

12. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
13. 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.

14. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
15. 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.
16. In case of any dispute, our decision will be final and conclusive.
17. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. 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: 23 September 2021)



Terms and Conditions – 12-Month Interest-Free livi PayLater Offer with Home+

Promotion Period

1. This 12-Month Interest-Free livi PayLater Offer with Home+ (Offer) is valid from 23 September 2021 to 22 September 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 applied livi PayLater facility (together with the livi PayLater Mastercard®) and have successfully completed the transaction below (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transaction means:
 - a. a single transaction using livi Paylater Mastercard for payment of HK\$5,500 or above at Home+ (Merchant) e-commerce shopping platform at <https://home-plus.hk> and all associated sites linked to it; or at Merchant delegated location ; and
 - b. with a livi PayLater facility drawn to finance such spending.

What is the Offer

4. The Offer is a waiver for the monthly handling fee up to 12 months 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 of no more than 12 months, all monthly handling fee will be waived; and
 - b. For Drawn Advance with an installment plan of more than 12 months, monthly handling fee for the first 6 months will be waived.

Refund Arrangements

5. If there is any refund, return, voidance or charge-back on the **entire** Specified Transaction which is conducted under standard procedures adopted by livi PayLater Mastercard's relevant card association (Eligible Refund), the following arrangements apply:
 - a. The Eligible Customer must early settle the Drawn Advance on which Eligible Refund occurs within 7 calendar days of such Eligible Refund (Refund Settlement Period). In such case, if any early settlement fee is chargeable, such early settlement fee will first be charged according to the terms and conditions applicable on relevant Drawn Advance (Original Conditions), and will be returned to the Eligible Customer's liviSave account within 15 calendar days;

- b. If the Eligible Customer fails to early settle the Drawn Advance within the Refund Settlement Period:-
- i. Monthly handling fee will be chargeable on the Drawn Advance according to the Original Conditions **from the day on which Eligible Transaction occurs**. We will notify the Eligible Customer, by SMS, email and/or in-App notice, of the **aggregate** amount of all monthly handling fees on the Drawn Advance for the whole period that this Offer applied (Handling Fee Difference), which **will be deducted from the Eligible Customer's liviSave Account within 10 calendar days of such notice**. **If we are not able to deduct the Handling Fee Difference accordingly, default interest applies according to the Original Conditions**.
 - ii. Besides the Handling Fee Difference, the Eligible Customer shall still repay all outstanding instalments of the Drawn Advance according to the applicable instalment plan.
 - iii. All other fees and charges, including any monthly handling fee, early settlement fee and default interest, will be chargeable according to the Original Conditions, as if the Offer had not been applied on the relevant Specified Transaction.
- c. For the avoidance of doubt, these refund arrangements do not apply on any refund in cash, voucher or otherwise out of relevant card association's standard procedures. Nor do they apply on any partial refund on the Specified Transaction. We have sole and absolute decision as to the eligibility of a refund and the amount, time and manner thereof, including but limited to relying on relevant report provided by relevant card association.
- d. Here are some examples for **illustrative purpose**:
- i. If an Eligible Customer spends HK\$5,000 at the Merchant on 1 September 2021 with a livi PayLater facility drawn with **18-month** instalments, and gets the **whole** order refunded under Mastercard's standard refund procedures on 15 February 2022, he/she may early settle the livi PayLater facility drawn on this purchase on or before 22 February 2022 (being 7 days after the refund) without paying any early settlement fee or any further handling fees.
 - ii. However, if he/she fails to settle such livi PayLater facility on or before 22 February 2022, we will notify him/her the aggregate amount of the Handling Fee Difference, being the monthly handling fees **for the whole 6 months on which this Offer applies** calculated at such rate as set out in his/her facility letter. If his/her monthly handling fee rate is 0.2%, the Handling Fee Difference is HK\$120 (HK\$5,000 x 0.2% x 12). The Eligible Customer needs to make sure there is sufficient fund in his/her liviSave Account so that we may deduct such amount. If we are not able deduct such amount accordingly, default interest may apply. If the Eligible Customer intends to early settle the relevant advance **after** 22 February 2022, standard early settlement fee also applies, unless there is other applicable promotional offer.
 - iii. In the same case, if the Eligible Customer only gets partial refund on relevant Specified Transaction, or the refund is in form of cash or Merchant vouchers, no refund arrangement is applicable and the Eligible Customer needs to repay the relevant instalments according to the instalment plan.

Conditions for enjoying the Offer

6. 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.

7. 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.
8. Ivi may notify the Merchant when the Eligible Customer has successfully completed the Specified Transactions. The Eligible Customer agrees that Ivi may identify his/her partial name to the Merchant for such notification purpose..
9. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant.
10. 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 Ivi or otherwise soliciting business on behalf of Ivi.
11. 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

12. 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

13. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
16. 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.
17. In case of any dispute, our decision will be final and conclusive.
18. 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.
20. 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: 23 September 2021)