

Terms and Conditions – Interest Booster Welcome Offer

Promotion Period

1. This Promotion Period for Interest Booster Welcome Offer (Offer) varies for different Designated Partners (Designated Partners). For details, please check livi App/ livi website / Designated Partners' Platforms (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully open a liviSave Account with livi using the unique invitation code distributed through the specified platform of the Designated Partner (Specified Transaction) and 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 a bonus interest at 9 times of “Save & Earn” Interest (HKD) for three consecutive calendar months starting from next calendar month upon completion of Specified Transaction (Booster Period). During the Booster Period, each Eligible Customers can enjoy “Save & Earn” interest (Basic Interest) and bonus interest at 9 times of Basic Interest (Bonus Interest). For details of Booster Period, please refer to our livi App/ livi website / Designated Partners' Platforms.
5. The actual interest rates of Basic Interest applicable to an Eligible Customer will be the latest rate published on our App and website.
6. Each Eligible Customer can earn up to 100 HKD Bonus Interest in a calendar month within the Booster Period and earn up to 300 HKD Bonus Interest within the Booster Period.
7. We will credit the balance of the Bonus Interest to the liviSave Account of an Eligible Customer within next calendar month. If an Eligible Customer cancels the liviSave Account at any time before the Bonus Interest is credited to the liviSave Account, he/ she will not be entitled to receive that Bonus Interest. For Basic Interest, please refer to Terms and Conditions - Save & Earn (<https://www.livibank.com/pdf/livi-save-and-earn-offer-tncs-en.pdf>).

Conditions for enjoying the Offer

8. 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.

9. 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.
10. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Designated Partner in relation to the Offer.
11. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Designated Partner is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

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: 19th August 2022)