



Terms and Conditions – livi & KLOOK Welcome Offer

Promotion Period

1. This livi & KLOOK Welcome Offer (Offer) is valid from 18 March 2022 to 17 May 2022, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to the first 250 customers of Livi Bank Limited (livi or we) who have successfully opened a liviSave Account with us during the Promotion Period using our invitation code (gpq#eb) 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 KLOOK 250 HKD E-Gift Card (subject to its own terms and conditions). Upon successful account opening with the unique invitation code, we will send the notification email via email, SMS and app push to the Eligible Customers within 7 working days. The email notification will be sent to each Eligible Customer's email address registered with us. Eligible Customers need to redeem the Offer according to the method and terms and conditions indicated in the notification email.

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. We will not re-issue the Offer to any Eligible Customer for delivery failure resulted in inaccurate/incorrect personal information.



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 250 quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the application for opening account (including the date of the application and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.
7. 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. We shall not be liable and will not make any replacement if the Offer is damaged, lost, stolen or overdue upon receipt of the Offer.

Changing these Terms and Conditions

8. We reserve the right to vary these Terms and Conditions at any time. You may check our website, app and WeChat (id: livibank_hk) for the latest information, availability and terms and conditions of this promotion.

Other terms

9. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
10. We reserve the right to replace the Offer with any alternative gift without prior notice, and the value and nature of the prize/reward may be different from those of the original prizes/rewards.
11. 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.
12. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
13. 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.
14. In case of any dispute, our decision will be final and conclusive.
15. The availability and enjoyment of the 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: 4 March 2022)



Terms and Conditions – livi & KLOOK Staycation Lucky Draw

Promotion Period

1. This livi & KLOOK Staycation Lucky Draw (Lucky Draw) is valid from 18th March 2022 to 17th May 2022, both dates inclusive (Promotion Period).

Who can enjoy the Prize

2. The Lucky Draw is exclusive to the first 250 customers of Livi Bank Limited (livi or we) who have successfully opened a liviSave Account with us during the Promotion Period using our invitation code (gpq#eb) and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Each Eligible Customer can be enrolled in the Lucky Draw once only during the Promotion Period.

Who cannot enjoy the Prize

4. The Prize is not available to the following customers:
 1. an existing customer of livi; or
 2. 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 Prize

Winners (Winners) will be drawn randomly by computer from all the Eligible Customers. There is a quota of 250 Eligible Customers for participating the Lucky Draw, and each Winner will be entitled to one of the prizes (Prize) as listed below:

#	Prize	Quota
1	A KLOOK E-Gift Card* of 3,000 HKD	4
2	A KLOOK E-Gift Card* of 500 HKD	25

* the usage of each price is subject to its own terms and conditions.

5. The announcement of Winners will be published in livi app, WeChat (id: livibank_hk) and livi website on or before 20th May 2022. Winners will be identified by their partial email addresses.
6. Email , SMS and app push notification will be sent to Winner on or before 31st May 2022. The email notification will be sent to each Eligible customer's email address registered with us. Winners need to redeem the Prize according to the method and terms and conditions indicated in the notification email.



Conditions for enjoying the Prize

7. The Winner's liviSave Account must remain valid and in good standing as decided by livi at the time when the Prize is rewarded to him/her. Otherwise, the Prize will be cancelled or forfeited without prior notice to the Winners. Winners should ensure the personal information registered with livi is valid and up to date. We will not re-issue the Prize to any Winner for delivery failure resulted in inaccurate/incorrect personal information.
8. There are limited quotas for the Prize, and each Winner can only enjoy one of the Prizes once. Our records on the application of opening account (including the invitation code, date of the application and the information and documents submitted to us) and Prize quotas are final and conclusive in the absence of obvious error.
9. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Prize, and shall not be responsible for any matters relating to them. We shall not be liable and will not make any replacement if the Prize is damaged, lost, stolen or overdue upon receipt of the Prize.

Changing these Terms and Conditions

10. We reserve the right to vary these Terms and Conditions at any time. You may check our app, Website and WeChat (id: livibank_hk) for the latest information, availability and terms and conditions of this Lucky Draw.

Other terms

11. The Prize is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
12. We reserve the right to replace the Prize with any alternative gift without prior notice, and the value and nature of the prize/reward may be different from those of the original prizes/rewards.
13. Any fraud or misrepresentation in obtaining the Prize and/or abuse of the Lucky Draw will result in its cancellation or forfeiture. We reserve the right to cancel or forfeit the Prize and to recover any costs and loss.
14. We have the right to suspend, terminate, revise or substitute the granting of the Lucky Draw and/or the Prize 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 Lucky Draw and/or the Prize 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.

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