



Terms and Conditions – liviSave MyLink Exclusive Welcome Offer

Promotion Period

1. This liviSave MyLink Exclusive Welcome Offer (Offer) is valid from 14 September 2021 to 31 December 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 through the specific link in MyLink app of China Mobile Hong Kong Co. Ltd. (Merchant) during the Promotion Period 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 HK\$200 and 13,888 MyLink points. Upon successful account opening, we will credit the Offer to the Eligible Customer's liviSave and MyLink Account within 30 calendar days.

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. Further, the quotas for the Offer is capped at 1,000 and it is rewarded on a first-come-first-served basis. Our records on the

account opening (including the date of the account opening 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. 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.
9. The Eligible Customer must have signed up as a member for MyLink and authorize us to obtain his/her MyLink account details (or otherwise notify us of his/her MyLink account details in such manner as we specify) in order to receive the Offer. If we have not obtained details of a valid MyLink account from the Eligible Customers within a period of time that we may allow, such rewards may be forfeited.
10. MyLink (including MyLink points and MyLink accounts) is owned and operated by the Merchant and is subject to its own terms and conditions. We are not the owner of MyLink and we disclaim any liability or responsibility in relation to the same. To achieve the purpose of the Offer, we will provide the necessary details of the Eligible Customer to the Merchant who will be responsible for crediting the relevant Offer to the Eligible Customer's MyLink Account. The Eligible Customer agrees and authorizes us to provide the necessary details of the Eligible Customer to the Merchant for this purpose.

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, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges. Non-cash Offer is not redeemable for cash either.
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: 14 Septmeber 2021)