



## Terms and Conditions – livi PayLater Early Settlement Fee Waiver Offer

### Promotion Period

1. This livi PayLater Customer Offer (Offer) is valid from 1<sup>st</sup> July 2024 to 30<sup>th</sup> September 2024, 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 fulfil other conditions set out in these Terms and Conditions (Eligible Customers), including to complete any transactions as specified below (Specified Transactions) within the Promotion Period.

### What is the Offer

3. The Offer is a waiver for early settlement fees of the Spending Instalment and Instant Cash. For all livi PayLater facilities including Spending Instalment and Instant Cash) drawn within the Promotion Period by the Eligible Customers, 3% early settlement fee will be waived. For avoidance of doubts, this Offer is applicable to early settlement occurs beyond the Promotion Period, but this Offer does not cover any loan interests and/or other handling fees.

### Conditions for enjoying the Offer

4. 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.
5. 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.

### Changing these Terms and Conditions

6. 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

7. The Offer is not transferable, refundable, replaceable or redeemable for cash (for non-cash Offer only), properties or other membership/loyalty points, rewards or privileges.
8. 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.
9. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
10. 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.
11. In case of any dispute, our decision will be final and conclusive.
12. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
13. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.