



Terms and Conditions – livi PayLater Mastercard® Flash Welcome Offer

Promotion Period

1. This livi PayLater Mastercard Flash Welcome Offer (Offer) is valid from 1st September 2022 to 30th 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 a livi PayLater Mastercard (Specified Transactions) 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 who holds livi PayLater Mastercard; or
 - b. a customer who had applied and maintained livi PayLater facility (together with the livi PayLater Mastercard) before the Promotion Period (whether or not the customer received any other offer from us previously) ; or
 - c. a customer who had closed and reopened livi PayLater within 365 days of closure (together with the livi PayLater Mastercard) before the Promotion Period (whether or not the customer received any other offer from us previously).

What is the Offer

4. The Offer is HKD 100 cash reward. We will credit the Offer to Eligible Customer's liviSave Account within 30 calendar days after the Promotion Period.

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. The Eligible Customer can only enjoy the Offer once during the Promotion Period. There is a limited quota of 1,000 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

7. 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

8. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
9. 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.
10. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
11. 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.
12. In case of any dispute, our decision will be final and conclusive.
13. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
14. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. 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: 1 September 2022)