



Terms and Conditions – “100% Shake Shake” Promotion

Promotion Period

1. This “100% Shake Shake” Promotion (Offer) is valid from 1st July 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 made a payment via livi’s UnionPay QR Payment service (Specified Transactions) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers). **For the avoidance of doubt, a transaction that is settled entirely using “Shake Shake” Rewards (as defined below) does not qualify as a Specified Transaction.**

“Shake Shake” Chance

3. Upon full settlement of each Specified Transaction (except for settlement entirely using “Shake Shake” Rewards), an Eligible Customer will be entitled to one (1) chance to receive “Shake Shake” Rewards (“Shake Shake” Chance).
4. A “Shake Shake” Chances will be valid within the same calendar day on which it is obtained and will be forfeited at 00:00:00 of the next calendar day.

“Shake Shake” Rewards

5. Each “Shake Shake” Chance will give an Eligible Customer a chance to receive a random amount of up to 100% of a Specified Transaction (“Shake Shake” Rewards). The amount of a Specified Transaction eligible for calculating “Shake Shake” Rewards is exclusive of any “Shake Shake” Rewards used. Each Eligible Customer can earn up to HK\$500 “Shake Shake” Rewards in each calendar month and may be varied by the Bank from time to time.
6. To get “Shake Shake” Rewards, the Eligible Customer shall shake his/her mobile phone with the relevant interface of the “Shake Shake” Chance in livi app until a notification receipt of the “Shake Shake” Rewards pops up in that interface.
7. “Shake Shake” Rewards will be automatically used to, **and can only be used to**, deduct the payment amount of the next transaction to be settled via livi’s UnionPay QR Payment service and all “Shake Shake” Rewards will not be returned once used. “Shake Shake”

Rewards may not be used for any other purpose, including being transferred to any other person or account, being withdrawn in any form, or generating any interest. When any refund of a Specified Transaction occurs, we shall deduct a sum equal to the amount of the “Shake Shake” Rewards used in the settlement of such Specified Transaction from such refund without prior notice.

8. “Shake Shake” Rewards shall be valid for thirty (30) consecutive calendar days from the date on which the receipt notification is issued (Validity Period). All “Shake Shake” Rewards not used within the Validity Period will be forfeited upon expiry of the Validity Period.

Conditions for enjoying the Offer

9. 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.
10. 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

11. We reserve the right to vary these Terms and Conditions at any time. You may check our app or 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.
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: 1st July 2022)