

Livi Bank Limited Fees & Charges (for livi Business)

(Effective 13 March 2023)

General Banking services¹	Fees	
Account Opening Fee	HKD 300	
Request for Paper Statement	HKD 50 per statement cycle	
Request for Company Search	HKD 250	
Request for Company Information Amendment	HKD 200	
Dormant Account Reactivation	HKD 200	
Other Services:		
Audit/Bank confirmation for audit purpose	HKD 300	
Confirmation of account balance	HKD 100 per account	
Account history record	HKD 250 per account less than 2 years HKD 750 per account less than 3 years HKD 1,000 per account for first 3 years and HKD 1,000 per year thereafter	
Account Closure Fee	HKD 300 per account closed within 3 months	
Other documents related to the account	HKD 250	
Local Transfer through Faster Payment System (FPS) / Real Time Gross System (RTGS)²		
Funds transfer to other local banks through FPS (per instruction)	Transaction amount <HKD/CNY 1,000,000	HKD/CNY 3
	Transaction amount =>HKD/CNY 1,000,000	HKD/CNY 15
Funds transfer to other local banks through RTGS	HKD 25	
Funds transfer from other local banks through FPS/ RTGS to a livi account	Waived	
Local transfer through RTGS inward / outward - returned	HKD 200	
livi Business Instalment Loan¹	Fees	
Facility Arrangement Fee	0.5% of facility limit (Minimum of HKD 1,000)	
Flat Default Charge	HKD 300 per each past due instalment	
Overdue Interest Rate	livi Bank Prime Lending Rate + 8% (Minimum: HKD 100)	
Early Full Repayment Charge	5% of the prepaid amount and require 7 calendar days prior notice	

¹ The fees and charges are not exhaustive and for reference only, which remain subject to change. We will make available a list of our fees and charges in the livi app or on our website. Paid fees and charges will be shown in transaction records and account statements.

² RTGS local transfer will be ready by March of 2023 subject to bank's announcement.