



## Terms and Conditions – livi Business FPS Transfer Fee Waiver Offer

### Promotion Period

1. The Promotion Period for livi Business FPS Transfer Fee Waiver (Offer) is valid from 1 September 2023 to 31 October 2023, both dates inclusive (Promotion Period).

### Who can enjoy the Offer

2. The Offer is exclusive to livi Business customers of Livi Bank Limited (livi or we) who have successfully made transfers via Faster Payment System (FPS) to any beneficiary institution, with transfer currency being HKD or CNY during Promotion Period (Specific Transaction), and fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

Commented [IH1]: Wanted to double check the meaning of this. Only transferring to Institution is free or you mean local banks?

### What is the Offer

3. The offer is an FPS Transfer Fee Waiver. Eligible Customers will enjoy free FPS handling fee offer when completing the Specific Transaction.

### Conditions for enjoying the Offer

4. The Eligible Customer's livi Business Account and Specific Transaction 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.
5. Each Eligible Customer can only enjoy the Offer once for each Specific Transaction and there is a limited quota for the Offer and it is offered on a first-come-first-served basis. Our records on the Specified Transaction and our records on the available Offer quotas are final and conclusive in the absence of obvious error.
6. The receiving bank may charge FPS inward fees, if applicable. For enquiry, please contact the receiving bank.

Commented [IH2]: Unlimited during the day? Any cap for the whole promotion period?

### 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 Conditions

8. The Offer is not transferable, refundable, replaceable or redeemable for cash, 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 2023)*