



Terms and Conditions – livi Business Instalment Loan Selected Partner Cash Rebate Offer

Promotion Period

1. The Promotion Period for livi Business Instalment Loan Cash Rebate (Offer) is valid from 20 September 2023 to 31 December 2023, 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 and drawn down the livi Business Instalment Loan (Business Instalment Loan) using the invitation code "BIL#ESG" during the Promotion Period and up to a specified amount (listed below), with a minimum loan tenor of 24 months and have fully settled the first 6 instalments in accordance with the repayment dates agreed or specified by livi (Specified Instalment), and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Subject to our approval, Eligible Customers must meet the following criteria:
 - a. a customer who has business operation in Hong Kong for at least one year

Who cannot enjoy the Offer

4. The Offer is not available to the following customers:
 - a. a customer whose drawdown under the livi Business Instalment Loan does not fulfil the requirement sets out in the Specified Instalment; or
 - b. a customer whose livi Business Instalment Loan facility is cancelled or suspended when the Offer is rewarded; or
 - c. a customer who has early settled the Specified Instalment before the Offer is rewarded; or
 - d. a customer who has earned in conjunction with any other Loan offer unless otherwise specified.

What is the Offer

5. This Offer is a cash rebate applicable to the amount of a Specified Instalment. The table sets out the details of cash rebate for the corresponding loan amount and tenor to be drawn as required. The Offer earned will be credited to Eligible Customer's livi Business account within one month after the repayment of the first 6 instalments.

Business Instalment Loan Drawdown Amount	Repayment Period	Cash Rebate
2,000,000 HKD or above	24 months or above	9,000 HKD
1,000,000 HKD – 1,999,999 HKD		5,000 HKD
500,000 HKD - 999,999 HKD		2,000 HKD

Conditions for enjoying the Offer

6. The Eligible Customer's livi Business Account, livi Business Instalment Loan facility and Specified Instalment 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.
7. The Eligible Customer can only enjoy the Offer once during the Promotion Period. This means each Eligible Customer can only enter 1 (one) invitation code and cannot be changed. There is a limited quota for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Instalment (including the date of the application 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.
8. The Offer cannot be earned in conjunction with any other offer unless otherwise specified.

Changing these Terms and Conditions

9. 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

10. The Offer is not transferable, refundable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
11. 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.
12. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
13. 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.
14. In case of any dispute, our decision will be final and conclusive.

15. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
16. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. 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: 20 September 2023)