



Terms and Conditions – livi x KPay Selected Merchants Business Instalment Loan Cash Rebate Offer

Promotion Period

1. The Promotion Period for livi Business Instalment Loan Cash Rebate (Offer) is valid from Now to 31 October 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) with a minimum loan amount of HKD\$100,000 and minimum loan tenor of 12 months using the invitation code designated for KPay selected merchants during the Promotion Period and have fully settled the first 3 instalments in accordance with the repayment dates agreed or specified by livi (Eligible 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; and
 - b. a customer who has been an operating merchant of KPay for at least one year; and
 - c. a customer who holds a livi Business account and set livi as its beneficial bank at KPay

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 is not an Eligible 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 Eligible 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 HKD \$1,000 Cash Rebate to the Eligible Customers. The Offer earned will be credited to the Eligible Customer's livi Business account within one month after the repayment of the first 3 instalments.

Conditions for enjoying the Offer

6. The Eligible Customer's livi Business Account, livi Business Instalment Loan facility and Eligible 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 the invitation code 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 Eligible 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: 1 August 2023)