

## Livi Bank Limited Fees & Charges

(Effective 8 May 2021)

General Banking Services <sup>1</sup>	Fees
<b>Low Balance Service Fee</b> <sup>2</sup>	Not applicable
<b>Request for Paper Statement</b>	Waived
<b>Personal Data Access Request</b>	Waived
<b>Faster Payment System (FPS)</b>	
Funds transfer to other local banks through FPS	Waived
Funds transfer from other local banks through FPS to a livi account	Waived
<b>livi Debit Mastercard</b> <sup>®</sup>	
Foreign currency transaction handling fee <sup>3</sup>	1.9%
Annual fee	Waived
Dispute Charge <sup>4</sup>	50 HKD per transaction
<b>livi PayLater</b>	
Handling Fee	Monthly handling fee is as low as 0.2% of the total transaction amount. Please refer to facility letter for the actual handling fee to be charged.
Default Interest	Default interest is accrued on a daily basis for the overdue principal from the due date of the relevant payment at a rate of 1.5x (i.e. 150%) of the applicable APR <sup>5</sup> .
Early Settlement Fee	3% of the repayment principal <sup>6</sup>

<sup>1</sup> We may levy fees and charges for our services, and vary them from time to time after giving notice. If we levy fees and charges, we will make available a list of our fees and charges in the App or on our website. Paid fees and charges will be shown in transaction records, account statements, or separately in other ways.

<sup>2</sup> We do not have a minimum balance requirement.

<sup>3</sup> For transactions conducted via Mastercard network in currencies other than HKD, the foreign currency transaction amount will first be converted into USD, and then converted into HKD, at the daily exchange rate determined by Mastercard at the time of the transaction plus 1.9% handling fee (1% imposed by Mastercard and 0.9% imposed by us). Please refer to Mastercard's website for applicable exchange rate.

<sup>4</sup> We may levy a dispute charge if the reported transaction is proved to be authorized by cardholder.

<sup>5</sup> An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualized rate, and is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks.

If the monthly handling fee is 0.2% of the transaction amount, the default interest rate will be as follows depending on the tenor.

Tenor (months and instalments)	Default Interest Rate
3	4.77%
6	5.79%
12	6.44%
18	6.68%
24	6.78%
30	6.86%
36	6.89%

<sup>6</sup> Early settlement fee for a loan is waived if such loan is repaid in full on or before the date of the first monthly statement of livi PayLater in which such loan is posted.