



Terms and Conditions - Save & Earn

Offer Period

1. Livi Bank Limited (livi or we) will publish the interest rates for liviSave Save & Earn (Offer) on our App and website (<https://www.livibank.com>) from 1st Feb 2021.

Who can enjoy the Offer

2. The Offer is exclusive to customers who maintain a valid liviSave Account with livi and the prescribed deposit balance amount (Eligible Customers).

What is the Offer

3. The liviSave Account deposit balance and interest on the balance shall be calculated daily based on our record. A more preferential interest rate applies to an amount of 500,000 HKD or below on a valid liviSave Account. Please see below illustrations

For the portion of your deposit balance:	Annual interest rate
First 50,000 HKD or below	1.00% p.a.
Above 50,000 HKD to 500,000 HKD	0.50% p.a.
Remaining	0.01% p.a.

(interest rates shown are for reference only):

4. We will publish the interest rates on our App and website and update on a timely basis. The actual interest rates applicable to an Eligible Customer will be the latest rate published on our App and website.
5. We will credit the interest accrued and payable on the liviSave Account deposit balance to the liviSave Account of an Eligible Customer once a month. If an Eligible Customer cancels the liviSave Account at any time before the interest is credited to the liviSave Account, we will pay interest up to the last calendar day before the account cancellation date.
6. We have the right to suspend, terminate or revise the Offer at our discretion without prior notice.

Changing these Terms and Conditions

7. We reserve the right to vary these Terms and Conditions at any time without prior notice. You may check our App and website for the latest information, availability and terms and conditions of the Offer.

Other terms

8. Any fraud or misrepresentation in obtaining the Offer and/or abuse of the Offer will result in cancellation or forfeiture of the Offer. We reserve the right to cancel or forfeit the Offer and to recover any costs and loss.
9. No person other than an Eligible Customer and Livi (includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
10. In case of any dispute, our decision will be final and conclusive.