



## Terms and Conditions –yuu Linkage

### Check yuu Points balance on the livi app

1. You apply to check your yuu Rewards Club (**yuu Programme**) points (**yuu Points**) via our livi mobile application (**App**). yuu Programme is owned and operated by DFI Development (HK) Limited, an affiliate of Dairy Farm International Holdings Limited (**yuu Operator**).
2. You must have signed up for a yuu Programme membership and hold a yuu account (**yuu Account**), link to your account with us using the invitation code, before you may check your yuu Points balance via our App.
3. You irrevocably authorize us, as your agent, to make enquiry to yuu Operator on your yuu Points balance and to receive all information which yuu Operator provides in response to such enquiry. For this purpose, you authorize us to disclose to yuu Operator your yuu Account number and other necessary information so that we can provide such service to you.
4. To facilitate future service to you, you also authorize us to keep records of your yuu Account number and link the yuu Account to your account with us. If you accumulate any yuu Points through our transactions from time to time, we will request yuu Operator to credit the relevant yuu Points to your yuu Account as recorded. Without such records, we may not be able to do so. Until we further announce, you are not able to “unlink” the yuu Account or cancel the authorizations given under paragraphs 3 and 4.
5. Once your yuu Account is linked to your account with us using the invitation code, you may check your yuu Points balance on the App. The available information of your yuu Points balance on the App may vary according to the latest features of the App as determined by us at our discretion and is also subject to applicable policies of yuu Programme.

### About yuu Points

6. The yuu Programme is owned and operated by yuu Operator and is subject to its own terms and conditions. The information of your yuu Points balance shown on the App is provided by yuu Operator and may not always be accurate or timely. We disclaim any liability or responsibility in relation to yuu Programme, including but not limited to the accuracy or completeness of yuu Points balance and information about the transactions and offers through which yuu Points are accumulated.

7. You may also see transaction records for those yuu Points which you have accumulated from transactions and offers through our App. These records are based on our calculation of the relevant transactions and is for your reference only. If there is any discrepancy between our calculation and the records maintained by yuu Operator, yuu Operator's records shall prevail and we are not responsible for any inaccuracy.
8. Any enquiry, complaint or dispute about yuu Programme (including incorrect or missing yuu Points) should be made to yuu Operator directly, except that please contact us on any enquiry, complaint or dispute relating to transactions and offers and yuu Points accumulated through your transactions made through our App.

## Other terms

9. We reserve the right to vary these terms and conditions at any time. Please check our App and website from time to time for the latest terms and conditions.
10. No person other than you 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.
11. In case of any dispute, our decision will be final and conclusive.
12. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. 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: 16 November 2020)*