



Terms and Conditions – livi PayLater Mastercard® Flash Welcome Offer

Promotion Period

1. This livi PayLater Mastercard Flash Welcome Offer (Offer) is valid from 1st October 2022 to 31st December 2022, 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 livi PayLater facility together with a livi PayLater Mastercard® (Specified Transactions) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

Who cannot enjoy the Offer

3. The Offer is not available to the following customers:
 - a. an existing customer who holds livi PayLater Mastercard; or
 - b. a customer who had applied and maintained livi PayLater facility (together with the livi PayLater Mastercard) before the Promotion Period (whether or not the customer received any other offer from us previously) ; or
 - c. a customer who had closed and reopened PayLater within 365 days of closure (together with the livi PayLater Mastercard) before the Promotion Period (whether or not the customer received any other offer from us previously).

What is the Offer

4. The Offer is HKD 100 cash reward. We will credit the Offer to Eligible Customer's liviSave Account within 30 calendar days after the Promotion Period.

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account and livi PayLater Mastercard 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.
6. The Eligible Customer can only enjoy the Offer once during the Promotion Period. There is a limited quota of 1,000 for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Specified Transactions (including the date of the Specified Transactions 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.

Changing these Terms and Conditions

7. 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

8. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
9. 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.
10. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
11. 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.
12. In case of any dispute, our decision will be final and conclusive.
13. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
14. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. 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 December 2022)



Terms and Conditions – livi PayLater Welcome Offer (New User Only)

Promotion Period

1. This Promotion Period for livi PayLater Welcome Offer (New User Only) (Offer) varies for different Designated Partners (Designated Partners). For details, please check livi App/ livi website / Designated Partners' Platforms (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transaction) during the Promotion Period and fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transactions means:
 - a. To open a liviSave Account with livi using the unique invitation code distributed through the specified platform of the Designated Partner; and
 - b. to applied livi PayLater facility together with a livi PayLater Mastercard® (Specified Card); and
 - c. To complete a single transaction for a Specified Transaction Amount (Specified Transaction Amount) using Specified Card at any merchants within specific promotion period; and
 - d. Settle such transaction by drawing liviPaylater facility with a repayment period of 3 months or above and early settlement is not eligible; and
 - e. The first instalment must be made repayments in accordance with repayment dates agreed or specified by livi.
4. Different Designated Partner may require different Specified Transaction Amount or impose other terms and conditions. For details, please check livi App / livi website / Designated Partners' platforms
5. For avoidance of doubts, the above Specified Transaction Amount means the actual transaction amount after deduction of any other coupon or discount and must be in HKD, except foreign currency transactions converted into Hong Kong Dollars at the point of sales via dynamic currency conversion.

Who cannot enjoy the Offer

6. The Offer is not available to the following customers:
 - a. an existing customer of livi; or
 - b. a customer who had maintained a liviSave Account within 12 months before the date of application to open the liviSave Account (whether or not the customer received any

- other offer from us previously); or
- c. a customer who had closed and reopened PayLater within 12 months of closure (together with the livi PayLater Mastercard) before the Promotion Period (whether or not the customer received any other offer from us previously); or
- d. If the relevant spending is not funded by livi PayLater facility for whatever reason (for example, if the transaction amount does not reach the minimum threshold for drawing livi PayLater facility so that such amount is deducted from liviSave Account); or
- e. If the repayment period of the relevant livi PayLater facility is revoked when the Offer is rewarded.

What is the Offer

7. The Offer is a cash reward. After successfully completed the Specific Transaction, we will credit the cash rewards to Eligible Customer's liviSave Account within 30 calendar days after the first instalment repayment is received.
8. Different Designated Platforms may offer different cash reward or impose other terms and conditions. For details, please check livi App / livi website / Designated Partners' Platforms.

Conditions for enjoying the Offer

9. The Eligible Customer's liviSave Account, Specified Card and the livi Paylater facility 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.
10. Each Eligible Customer can only enjoy the Offer once. This means the Eligible Customer can only enter 1 (one) invitation code. We may allow each Eligible Customer to change the invitation code up for 3 (three) times **before the application of liviSave Account has been approved by us**, and the last invitation code entered by the Eligible Customer will prevail. Further, there is a limited quota for the Offer and it is offered on a first-come-first-served basis. Our records on the Specified Transaction (including any invitation code, the date of the application and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.
11. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Designated Partner in relation to the Offer.
12. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Designated Partner is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

Changing these Terms and Conditions

13. 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

14. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
15. 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.
16. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
17. 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.
18. In case of any dispute, our decision will be final and conclusive.
19. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
20. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
21. 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 December 2022)