



Terms and Conditions – livi Business Instalment Loan Early Repayment Charge Fee Waiver Offer

Promotion Period

1. The Promotion Period for livi Business Instalment Loan Early Repayment Fee Waiver (Offer) is valid from 11 May 2023 to 31 September 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 for and drawn down the **first livi Business Instalment Loan** (Loan) during Promotion Period and wish to early settle the Loan in full after the repayment of the first 3 months installments (Specific Transaction), and fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Subject to our approval, Eligible Customers who wish to settle the Loan in full early in the remaining tenor with waiver of Early Repayment Fee must call livi's Customer Service / their Relationship Managers for Early Repayment Fee waiver application.

Who cannot enjoy the Offer

4. The Offer is not available to the following customers:
 - a. a customer of livi who already has a livi Business instalment Loan facility; or
 - b. a customer who had maintained a livi Business instalment Loan facility within 12 months before the Promotion Period (whether or not the customer received any other offer from us previously); or
 - c. a customer who early settle the Loan before calling the livi's Customer Service / Relationship Managers for Early Repayment fee waiver.

What is the Offer

5. The offer is an Early Repayment Charge Fee Waiver. Eligible Customers will receive the fee waiver application result within 5 working days after the application is successfully made to livi's Customer Service or their Relationship Managers.

Conditions for enjoying the Offer

6. The Eligible Customer's livi Business Account, livi Business Instalment Loan facility and Specific Transaction 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. Each Eligible Customer can only enjoy the Offer once and 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 the date of application and the information and documents submitted to us and the, phone call record made to livi's Customer Service or their Relationship Managers) and our records on the available Offer quotas are final and conclusive in the absence of obvious error.

Changing these Terms and Conditions

8. 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 Conditions

9. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
10. 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.
11. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
12. 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.
13. In case of any dispute, our decision will be final and conclusive.
14. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
15. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. 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 May 2023)