



Important Notice

Terms and Conditions – Mastercard 7% Cashback Offer for Online Spending and Terms and Conditions Mastercard 1% Cashback Offer have been amended on 8th May 2021 (Effective Day). For details, please refer to Terms and Conditions – Mastercard 7% Cashback Offer for Online Spending (Effective on 8th May 2021) and Terms and Conditions – Mastercard 1% Cashback Offer (Effective on 8th May 2021) (Amended Conditions) as below. If you continue to use Livi Debit Mastercard on or after Effective Day, you will be deemed to accept the Amended Conditions. The Mastercard 7% Cashback Offer for Online Spending and Mastercard 1% Cashback Offer are subject to the Amended Conditions from the Effective Day.

Terms and Conditions – Mastercard 7% Cashback Offer for Online Spending

(Effective on 8th May 2021)

Promotion Period

1. This Mastercard 7% Cashback Offer for Online Payment (Offer) is valid from 1st March 2021 to 31st May 2021, 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 made any Eligible Transactions (as defined below) at online merchants by their Livi Debit Mastercard (for avoidance of doubt, excluding any card designated for Livi PayLater) (Specified Card) during the Promotion Period, and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Eligible Transaction means an online retail transaction settled with the Specified Card and identified as online transaction according to the transaction code assigned by relevant card association, **EXCEPT FOR** the follows:
 - a. finance and bank charges, including annual fees, finance charges, late charges;
 - b. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - c. transactions at financial institutions (including brokers and dealers);
 - d. betting and gambling transactions;
 - e. tax payments;
 - f. autopay and recurring transactions;
 - g. all unposted/cancelled/refunded transactions;

- h. contactless payment transactions made via Apple Pay or Google Pay.
4. We may change the scope of Eligible Transaction from time to time without notice. We may determine whether a transaction is an Eligible Transaction at our discretion without giving reason. A type of transaction may have been Eligible Transaction but cease later, and *vice versa*.
 5. The transactions code is assigned by the card association of the Specified Card and we have no control over that.

What is the Offer

6. The Offer is a cash rebate of **7%** of the amount of relevant Eligible Transaction, **on top of** the 1% reward which is subject to its own terms and conditions. Each Eligible Customer can earn up to HK\$300 (Monthly Cap) in each calendar month under the Offer. For the purpose of calculating the Offer:
 - a. the amount of the Eligible Transaction is the final transaction amount charged to the Specified Card after all applicable discounts, reductions and use of vouchers/gift cards, and will be rounded down to the nearest whole number. For example, an Eligible Transaction of HK\$102.95 will be rounded down to HK\$102;
 - b. If the Eligible Transaction is settled in a currency other than Hong Kong Dollar, the Offer will be calculated based on the amount charged in Hong Kong Dollar according to the terms and conditions governing such Card;
 - c. the amount of Offer will be rounded down to the nearest cent. For example, if the Offer amount as calculated is HK\$2.539, it will be rounded down to HK\$2.53; and
 - d. if any refund or charge-back occurs (whether or not on an Eligible Transaction) during the Promotion Period, we reserve the right to set off such refunded amount against the aggregate Eligible Transaction amount of the calendar month in which the refund occurs when calculating the Offer. If the aggregate Eligible Transaction amount of such calendar month is insufficient for such set-off, the balance will be set off against of Eligible Transaction amounts of later months in the Promotion Period until the same is fully set off. Any such set-off will not affect our calculation on the Monthly Cap.
7. The Offer earned in a calendar month will be issued to Eligible Customer's liviSave account within the next calendar month. For example, if the aggregated Offer which the Eligible Customer is entitled to in March 2021 is HKD 200, such amount would be issued to the Eligible Customer ' liviSave account within April 2021.

Conditions for enjoying the Offer

8. The Eligible Customer's liviSave Account 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.
9. There are limited quotas 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

10. 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

11. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
12. 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.
13. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
14. 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.
15. In case of any dispute, our decision will be final and conclusive.
16. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
17. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC.

Issued by Livi Bank Limited (dated: 8th May 2021)

Terms and Conditions – Mastercard 1% Cashback Offer

(Effective on 8th May 2021)

Promotion Period

1. This Mastercard 1% Cashback (Offer) is valid from 8th February 2021 to 31st May 2021, 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 made any Eligible Transactions (as defined below) by their livi Debit Mastercard (for avoidance of doubt, excluding any card designated for livi PayLater) (Specified Card) during the Promotion Period, and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Eligible Transaction means a retail transaction made with the Specified Card, **EXCEPT FOR** the follows:
 - a. finance and bank charges, including annual fees, finance charges, late charges;
 - b. mail, fax and telephone orders;
 - c. purchase and/or reload of stored value cards (including Octopus top-up transactions via e-wallets or any other means);
 - d. transactions at financial institutions (including brokers and dealers);
 - e. betting and gambling transactions;
 - f. tax payments;
 - g. autopay and recurring transactions;
 - h. all unposted/cancelled/refunded transactions.
4. We may change the scope of Eligible Transaction from time to time without notice. We may determine whether a transaction is an Eligible Transaction at our discretion without giving reason. A type of transaction may have been Eligible Transaction but cease later, and *vice versa*.

What is the Offer

5. The Offer is a cash rebate of **1%** of the amount of relevant Eligible Transaction. Each Eligible Customer can earn up to HK\$500 in each calendar month under the Offer. For the purpose of calculating the Offer:
 - a. the amount of the Eligible Transaction is the final transaction amount charged to the Specified Card after all applicable discounts, reductions and use of vouchers/gift cards, and will be rounded down to the nearest whole number. For example, an Eligible Transaction of HK\$102.95 will be rounded down to HK\$102;

- b. If the Eligible Transaction is settled in a currency other than Hong Kong Dollar, the Offer will be calculated based on the amount charged in Hong Kong Dollar according to the terms and conditions governing such Card; and
 - c. the amount of Offer will be rounded down to the nearest cent. For example, if the Offer amount as calculated is HK\$2.539, it will be rounded down to HK\$2.53.
6. The Offer will be credited into the Eligible Customer's liviSave account within 30 calendar days from the date of the Eligible Transaction.

Conditions for enjoying the Offer

7. The Eligible Customer's liviSave Account 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.
8. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Transactions (including the date of the Eligible 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

9. 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

10. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
11. 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.
12. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
13. 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.
14. In case of any dispute, our decision will be final and conclusive.

15. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
16. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. 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: 8th May 2021)