



Terms and Conditions – livi PayLater “Instant Cash” Offer (Offer)

Promotion Period

1. The Offer is valid from 1st June 2023 to 30th June 2023, both dates inclusive (**Promotion Period**).

Who can enjoy the Offer

2. Customers of Livi Bank Limited (**livi or we**) who have successfully drawn the first installment loan of livi PayLater “Instant Cash” with specific tenor and amount (as specified below) during the Promotion Period (**Eligible Instalment**) and have repaid the installments for the first 3 months, 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. a customer whose drawdown under the livi PayLater “Instant Cash” is not an Eligible Instalment; or
 - b. a customer whose livi PayLater “Instant Cash” facility is cancelled or suspended when the Offer is rewarded; or
 - c. a customer who early settle the Eligible Instalment before the Offer is rewarded.

What is the Offer

4. The Offer is a cash rebate upon the first Eligible Instalment. The table sets out the details of the cash rebate for the corresponding loan amount and tenor to be drawn as required. The Offer earned will be credited to Eligible Customer’s liviSave account within 30 calendar days after the repayment of the instalments for the first 3 months.

livi PayLater “Instant Cash” Drawdown Amount	Tenor	Cash Rebate
20,000 HKD - 99,999 HKD	6 - 24 months	100 HKD
	30 - 48 months	100 HKD
	60 months	150 HKD
100,000 HKD - 199,999 HKD	6 - 24 months	200 HKD
	30 - 48 months	250 HKD
	60 months	250 HKD
200,000 HKD or above	6 - 24 months	500 HKD
	30 - 48 months	750 HKD
	60 months	2,000 HKD

Conditions for enjoying the Offer

5. The Eligible Customer's liviSave Account, PayLater "Instant Cash" facility, and the Eligible Instalment 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 for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Instalments (including the date of the Eligible Instalment 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.

livi PayLater is a credit product.

For interest, fees and charges, please refer to the Key Facts Statement, relevant terms and conditions and remarks posted on the livi website and livi APP.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Livi Bank Limited (dated: 1 June 2023)