



Terms and Conditions – Pay Once & Get 3% Interest

Promotion Period

1. This Pay Once & Get 3% Interest (Offer) is valid from 1st February 2021 to 31st May 2021, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to new customers of Livi Bank Limited (livi or we) who have successfully completed the transaction below (Specified Transactions) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).
3. Specified Transactions mean both of:
 - a. to successfully open a liviSave Account with us during the Promotion Period; and
 - b. to successfully use our QR Payment once during the **same calendar month** in which such liviSave Account is opened.

Who cannot enjoy the Offer

4. The Offer is not available to the following customers:
 - a. an existing customer of livi who already has a liviSave Account; or
 - b. a customer who had had maintained a liviSave Account within 12 months before the date of application to open the new liviSave Account (whether or not the customer received any other offer from us previously).

What is the Offer

5. The Offer is a bonus interest at 2.00% p.a. interest rate (Interest Reward) on top of our Save & Earn offer for the first HKD50,000 deposit balance for the calendar month after the Eligible Transaction. Please see below illustrations for applicable interest rate:

For the portion of your deposit balance:	Annual interest rate		
	This Offer	Save & Earn*	Total interest rate
First 50,000 HKD or below	2.00% p.a.	1.00% p.a.	3.00% p.a.
Above 50,000 HKD to 500,000 HKD	N.A.	0.50% p.a.	0.50% p.a.
Remaining	N.A.	0.01% p.a.	0.01% p.a.

- * **The Save & Earn offer is subject to its own terms and conditions.** Please refer to our App or Website for its latest terms and conditions. The above table sets out the interest rate applicable for Save & Earn offer as of 1st February 2021 and is for your reference only.

6. We will credit the Interest Reward to Eligible Customer's liviSave account by the dates as specified in the table below:

Specified Transactions completed on	The Interest Reward will accrue on	You will get the Interest Reward
1 st – 28 th Feb 2021	1 st – 31 st Mar 2021	On or before 15 th Apr 2021
1 st – 31 th Mar 2021	1 st – 30 th Apr 2021	On or before 15 th May 2021
1 st – 30 th Apr 2021	1 st – 31 st May 2021	On or before 15 th Jun 2021
1 st – 31 st May 2021	1 st – 30 th Jun 2021	On or before 15 th Jul 2021

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. The Eligible Customer can only enjoy the Offer once. There are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on the Eligible Customer's application (including the date of the application 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.