



Terms and Conditions – liviSave Referral Offer

Promotion Period

1. This liviSave Referral Offer (Offer) is valid from 1st February 2021 to 31st August 2021, both dates inclusive (Promotion Period).

Who can enjoy the Offer

2. The Offer is exclusive to an existing customer (Referrer) and the new customer who was referred by the Referrer (New Customer) of Livi Bank Limited (livi or we).
3. The Referrer must:
 - a. within the Promotion Period, refer a new customer (New Customer) who sets up a liviSave Account; and
 - b. fulfil other conditions set out in these Terms and Conditions.
4. The New Customer must:
 - a. be referred by the Referrer;
 - b. within the Promotion Period, have successfully opened a liviSave Account with us by using Referrer's invitation code during account opening and have followed the procedures set out there;
 - c. fulfil other conditions set out in these Terms and Conditions

Who cannot enjoy the Offer

5. The Offer is not available in the following situations:
 - a. where the Referrer refers himself/herself;
 - b. where the New Customer is an existing customer of livi who already has a liviSave Account;

- c. where the New Customer had maintained a liviSave Account within 12 months before the date of application to open the new liviSave Account; or
- d. where the Referrer had a liviSave Account closed for whatever reason within 60 days before the date of the New Customer's application to open the new liviSave Account; or
- e. where the New Customer has not followed the requirements in these Terms and Conditions when setting up a liviSave Account (e.g. the New Customer did not enter Referrer's invitation code when setting up the liviSave Account), or where he/she is unsuccessful in setting up the liviSave Account.

What is the Offer

- 6. For the Referrer, the Offer is a 100 HKD reward for the Referrer for each New Customer successfully referred by such Referrer, subject to a 5,000 HKD cap or other limit prescribed by us on the maximum number of referral rewards which a Referrer may enjoy during the Promotion Period. For the New Customer, the Offer is a 100 HKD reward. We will credit the Offer to the respective liviSave Account of the Referrer and the New Customer after the referred New Customer has successfully set up a liviSave Account with us within 30 calendar days.

Conditions for enjoying the Offer

- 7. The liviSave Accounts of both the Referrer and the New Customer must remain valid and in good standing as decided by livi at the time when the Offer is rewarded to the Referrer and New Customer. Otherwise, the Offer will be cancelled or forfeited without prior notice to the Referrer and New Customer.
- 8. Each New Customer can only be referred by 1 (one) Referrer under this Offer. This means the New Customer can only enter 1 (one) invitation code. We may allow each New 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 New Customer will prevail. Further, there are limited quotas for the Offer and it is rewarded on a first-come-first-served basis. Our records on a New Customer's application for opening account (including the 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.
- 9. livi may notify the Referrer when his/her referred New Customer has successfully set up a liviSave Account. The New Customer agrees that livi may identify his/her partial name to the Referrer for such notification purpose.

10. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Referrer and the New Customer in relation to the Offer.
11. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Referrer is acting as an agent or representative of Livi or otherwise soliciting business on behalf of Livi.

Changing these Terms and Conditions

12. 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

13. The Offer is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
14. 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.
15. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
16. No person other than a Referrer, the New 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.
17. In case of any dispute, our decision will be final and conclusive.
18. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
19. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
20. 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: 19th April 2021)