



Important Notice

Terms and Conditions – “The Search for Hong Kong’s Online Shopping Gurus” have been amended on 8th May 2021 (Effective Day). For details, please refer to Terms and Conditions – “The Search for Hong Kong’s Online Shopping Gurus” (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 Search for Hong Kong’s Online Shopping Gurus” is subject to the Amended Conditions from the Effective Day.

Terms and Conditions – “The Search for Hong Kong’s Online Shopping Gurus”

(Effective on 8th May 2021)

Promotion Period

1. This “The Search for Hong Kong’s Online Shopping Gurus” (Game) is valid from 1st March 2021 to 31st May 2021, both dates inclusive (Promotion Period).

Who can enjoy the Prize

2. The Game 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. For the definition of Eligible Transactions, please refer to our *Terms and Conditions – Mastercard 7% Cashback Offer for Online Spending*, for which please visit our website for details.

What is the Prize

4. 1,000 Eligible Customers (Winners) with highest cumulative amount of their respective Eligible Transactions during the Promotion Period (Cumulative Amount) will be entitled to certain rewards (Prizes) as listed below:

Cumulative Amount*	Prizes	Quotas
1 st to 8 th highest	8,000 HKD Cash Rebate	8 Winners
9 th to 16 th highest	1,800 HKD Cash Rebate	8 Winners
17 th to 100 th highest	800 HKD Cash Rebate	84 Winners
101 st to 1,000 th highest	80 HKD Cash Rebate	900 Winners

* For Eligible Customers with the same Cumulative Amount, the ranking among them would be determined by the time of the Eligible Transaction upon which they reach such Cumulative Amount, and the Eligible Customer who reaches such Cumulative Amount earlier would rank higher than the other Eligible Customers.

5. The announcement of Winners will be published on our website by 30th June 2021. Winners will be identified by their partial name registered in livi. Email notification will also be sent to Winner's email address registered with us at the date of result announcement.
6. We will credit the Prize to Winner's liviSave account within 14 calendar days after announcement of result.

Conditions for enjoying the Prize

7. The Winner's liviSave Account and livi Debit Mastercard must remain valid and in good standing as decided by livi at the time when the Prize is rewarded to him/her. Otherwise, the Prize will be cancelled or forfeited without prior notice to the Winners. Winners should ensure the personal information registered with livi is valid and up to date.
8. Each Winner can only enjoy the Prize once. There are limited quotas for the Prize. 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 Prize 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 website for the latest information, availability and terms and conditions of this Game.

Other terms

10. The Prize is not transferable, replaceable or redeemable for properties or other membership/loyalty points, rewards or privileges.
11. Any fraud or misrepresentation in obtaining the Prize and/or abuse of the Game will result in its cancellation or forfeiture. We reserve the right to cancel or forfeit the Prize and to recover any costs and loss.
12. We have the right to suspend, terminate, revise or substitute the granting of the Game and/or the Prize 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 Game and/or the Prize 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.