

# Terms and Conditions – livi PayLater Customer Offer

## Promotion Period

1. This livi PayLater Customer Offer (Offer) is valid from 1<sup>st</sup> January 2022 to 31<sup>st</sup> December 2022, 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 applied livi PayLater facility (together with the livi PayLater Mastercard<sup>®</sup>), and have maintained such facility during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers), including to complete any transactions as specified below (Specified Transactions) within the Promotion Period.

## What is the Offer

3. The Offer consists of the Handling Fee Waiver Offer and the Early Settlement Fee Waiver Offer, each as set out and subject to the conditions below:

Offer	What is the Offer	Conditions for the Offer
Handling Fee Waiver Offer	For all livi PayLater facilities drawn within the Promotion Period by the Eligible Customers, monthly handling fee will be waived for <b>up to 3 months</b> .	<ul style="list-style-type: none"><li>• For livi Paylater drawn by the Eligible Customer within the Promotion Period with an installment plan of no more than 3 months, all monthly handling fee will be waived.</li><li>• For livi Paylater drawn by the Eligible Customer within the Promotion Period with an installment plan of more than 3 months, monthly handling fee for the first 3 months will be waived.</li></ul>
Early Settlement Fee Waiver Offer	For all livi PayLater facilities drawn within the Promotion Period by the Eligible Customers, early settlement fee will be waived, even though the early settlement occurs after expiry of the Promotion Period.	

## Conditions for enjoying the Offer

4. The Eligible Customer's liviSave Account and livi PayLater facility 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.
5. 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

6. 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

7. The Offer is not transferable, refundable, replaceable or redeemable for cash (for non-cash Offer only), properties or other membership/loyalty points, rewards or privileges.
8. 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.
9. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
10. 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.
11. In case of any dispute, our decision will be final and conclusive.
12. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
13. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. 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: 1<sup>st</sup> January 2022)*