

Terms and Conditions – livi x LINE Limited yuu Promotion Offer

Promotion Period

1. This livi x LINE limited yuu Promotion Offer (Offer) is valid from 15 July 2021 to 15 September 2021, 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 opened a liviSave Account with us (Specified Transactions) using our invitation code (yuu#line) designated for LINE (LINE) during the Promotion Period 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. an existing customer of livi; or
 - b. a customer who had maintained a liviSave Account within 12 months before the date of application to open the liviSave Account (whether or not the customer received any other offer from us previously).

What is the Offer

4. The Offer is 50,000 yuu Points. We will credit the rewards to the Eligible Customer's yuu Account after he/she has successfully set up a liviSave Account with us within 30 calendar days.

Conditions for enjoying the Offer

5. 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. 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.** This means the Eligible Customer can only enter 1 (one) invitation code. We may allow each Eligible 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 Eligible Customer will prevail. Further, there are limited quotas for the Offer and it is rewarded on a first-come-first-serve basis. Our records on the application for account opening (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.

7. The Eligible Customer must have signed up as a yuu member and link the relevant yuu Account to his/her liviSave Account using the invitation code (or otherwise notify us of his/her yuu account details in such manner as we specify) in order to receive the Offer. If the Eligible Customer has not linked a valid yuu Account to his/her liviSave Account using the invitation code (or otherwise notify us of his/her yuu account as we specify) within a period that we may allow, such rewards may be forfeited.
8. yuu Reward Club (including yuu Points and yuu Accounts) is owned and operated by yuu operator and is subject to its own terms and conditions. We are not the operator of yuu and we disclaim any liability or responsibility in relation to the same. To achieve the purpose of the Offer, we will provide the necessary details of the Eligible Customer to yuu operator who will be responsible for crediting the Offer to the Eligible Customer's yuu Account. The Eligible Customer agrees and authorizes livi to provide the necessary details of the Eligible Customer to yuu operator for this purpose.
9. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the LINE in relation to the Offer.
10. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the LINE is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.

Changing these Terms and Conditions

11. 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

12. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
13. 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.

14. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
15. 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.
16. In case of any dispute, our decision will be final and conclusive.
17. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. 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: 15 July 2021)