



Terms and Conditions – liviSave Account Welcome Offer

Promotion Period

1. This liviSave Welcome Offer (Welcome Offer) is valid from 1st September 2022 to 30th September 2022, both dates inclusive (Promotion Period).

Who can enjoy the Welcome Offer

2. The Welcome Offer is exclusive to customers of Livi Bank Limited (livi or we) who have successfully opened a liviSave Account using our invitation code (**yuu#up**) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

Who cannot enjoy the Welcome Offer

3. The Welcome Offer is not available to the following situations:
 - 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 welcome offer from us previously).

What is the Welcome Offer

4. The Welcome Offer is 5,000 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 Welcome Offer

5. The Eligible Customer's liviSave Account must remain valid and in good standing as decided by livi at the time when the Welcome Offer is rewarded to him/her. Otherwise, the Welcome 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. Each Eligible Customer can only enjoy the Welcome Offer once. This means each Eligible 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 Eligible Customer will prevail. Further, there are limited quotas for the Welcome Offer and it is rewarded on a first-come-first-serve basis. Our records on the application for opening account (including the date of the application and the information and documents submitted to us) and our records on the available Welcome 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 have the Welcome Offer credited into his/her yuu Account. 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 Welcome Offer, we will provide the necessary details of the Eligible Customer to yuu operator who will be responsible for crediting the Welcome 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.

Changing these Terms and Conditions

9. We reserve the right to vary these Terms and Conditions at any time. You may check our App or website for the latest information, availability and terms and conditions of this promotion.

Other terms

10. The Welcome Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
11. Any fraud or misrepresentation in obtaining the Welcome Offer and/or abuse of the Welcome Offer will result in cancellation or forfeiture of the Welcome Offer. We reserve the right to cancel or forfeit the Welcome Offer and to recover any costs and loss.
12. We have the right to suspend, terminate, revise or substitute the granting of the Welcome Offer at our discretion without prior notice.

13. No person other than an 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 Welcome 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.

Issued by Livi Bank Limited (dated: 1st September 2022)

Terms and Conditions – Interest Booster Welcome Offer

Promotion Period

1. This Interest Booster Welcome Offer (Offer) is valid from 1st September 2022 to 30th September 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 open a liviSave Account with livi using the unique invitation code (**yyu#up**) during the Promotion Period (Specified Transaction) and 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 a bonus interest at 9 times of “Save & Earn” Interest (HKD) for three consecutive calendar months starting from next calendar month upon completion of Specified Transaction (Booster Period). During the Booster Period, each Eligible Customers can enjoy “Save & Earn” interest (Basic Interest) and bonus interest at 9 times of Basic Interest (Bonus Interest). For details of Booster Period, please refer to below table:

Eligible Customer complete Specified Transaction During Below Period, both dates inclusive	Eligible Customer will be entitled to the Offer During Below Period, both dates inclusive
1 st September 2022 – 30 th September 2022	1 st October 2022 – 31 st December 2022

5. The actual interest rates of Basic Interest applicable to an Eligible Customer will be the latest rate published on our App and website.
6. Each Eligible Customer can earn up to 100 HKD Bonus Interest in a calendar month within the Booster Period and earn up to 300 HKD Bonus Interest within the Booster Period.
7. We will credit the balance of the Bonus Interest to the liviSave Account of an Eligible Customer within next calendar month. If an Eligible Customer cancels the liviSave Account at any time before the Bonus Interest is credited to the liviSave Account, he/ she will not be entitled to receive that Bonus Interest. For Basic Interest, please refer to Terms and Conditions - Save & Earn (<https://www.livibank.com/pdf/livi-save-and-earn-offer-tncs-en.pdf>).

Conditions for enjoying the Offer

8. 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.
9. The Eligible Customer can only enjoy the Offer once. This means each 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-served basis. Our records on the Specified Transactions (including the date of the Specified Transactions and the information and documents submitted to us) and Offer quotas are final and conclusive in the absence of obvious error.

Changing these Terms and Conditions

10. 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

11. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
12. 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.
13. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
14. 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.
15. In case of any dispute, our decision will be final and conclusive.
16. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
17. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
18. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.

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