



Terms and Conditions – First Apple Pay Card-Binding Offer

Promotion Period

1. This First Apple Pay Card-Binding Offer (Offer) is valid from 18 May 2021 to 31 May 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 **for the first time** successfully bound the livi Debit Mastercard® or livi PayLater Mastercard (Eligible Card) to Apple Pay (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers). If a livi Debit Mastercard or a livi PayLater Mastercard has ever been bound to Apple Pay before the Promotion Period, whether or not it has been removed from Apple Pay, it will not be deemed as Eligible Card.

What is the Offer

3. The Offer is a HK\$10 7-Eleven E-Cash Voucher that will be sent to the email address of the Eligible Customer registered with livi within 7 working days of the Specified Transaction. The Eligible Customer will receive a HKD 10 discount at 7-Eleven stores after showing the cashier the E-Cash Voucher, subject to its own terms and conditions.

Conditions for enjoying the Offer

4. The Eligible Customer's liviSave Account and the relevant Eligible Card must remain valid and in good standing as decided by livi, and the relevant Eligible Card shall remain bound to Apple Pay 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. The Eligible Customer can only enjoy the Offer during the Promotion Period. There is a limited quota of 2,300 vouchers 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.
6. We are not a supplier or service provider of the products/services/auxiliary services provided in reward of the Offer, and shall not be responsible for any matters relating to

them. The respective merchants are solely responsible for all obligations and liabilities in relation to such products or services.

Changing these Terms and Conditions

7. 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

8. The Offer is not transferable, refundable, replaceable or redeemable for cash, properties or other membership/loyalty points, rewards or privileges.
9. 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.
10. We have the right to suspend, terminate, revise or substitute the granting of the Offer at our discretion without prior notice.
11. 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.
12. In case of any dispute, our decision will be final and conclusive.
13. The availability and enjoyment of the Offer are subject to prevailing regulatory requirements.
14. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. The English version of these Terms and Conditions shall prevail if there is any inconsistency between the English and the Chinese versions.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Issued by Livi Bank Limited (dated: 18 May 2021)