



Terms and Conditions – liviSave Exclusive Welcome Offer for Zoff's customers

Promotion Period

1. This liviSave Exclusive Welcome Offer for Zoff's customers (Offer) is valid from 15 June 2021 to 31 August 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 during the Promotion Period using our invitation code (ZOFF#2021) designated for Zoff (Merchant) 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 HKD250 Zoff Special Coupon, the use of which is subject to its own terms and conditions. Upon successful account opening with the unique invitation code, we will send the Offer via email to the Eligible Customer's email address registered with livi within 7 working 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 each Eligible Customer can only enter 1 (one) invitation code. We may allow each Eligible Customer to change the invitation code up for 3 (two) 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.
7. We disclaim any liability or responsibility in relation to any dispute, agreement, arrangement, complaint, representation, etc. as between the Eligible Customer and the Merchant in relation to the Offer.
8. For the avoidance of doubt, nothing under these Terms and Conditions or the Offer will deem, imply, render or suggest that the Merchant is acting as an agent or representative of livi or otherwise soliciting business on behalf of livi.
9. 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

10. 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

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.

Issued by Livi Bank Limited (dated: 27 May 2021)



Terms and Conditions – livi PayLater x Zoff Exclusive Offer

Promotion Period

1. This livi PayLater x Zoff Exclusive Offer (Offer) is valid from 15 June 2021 to 31 August 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 completed a single transaction using livi PayLater Mastercard® (for avoidance of doubts, **excluding any livi Debit Mastercard**) for payment of HKD 800 or above at any Zoff Hong Kong outlets (Specified Transaction) during the Promotion Period and who fulfil other conditions set out in these Terms and Conditions (Eligible Customers).

What is the Offer

3. The Offer is HKD 100 cash discount, instantly deducted during checkout.

Conditions for enjoying the Offer

4. The Eligible Customer's liviSave Account and livi PayLater Mastercard 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.
5. The Eligible Customer can only enjoy the Offer once per day (between 00:00:00 and 23:59:59 each calendar day) during the Promotion Period. The Offer has limited quotas 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 or website for the latest information, availability and terms and conditions of this promotion.

Other terms

7. The Offer is not transferable, replaceable or redeemable for 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.



Terms and Conditions – Zoff Exclusive Discount for livi PayLater Customer

- This offer is applicable to all Zoff outlets in Hong Kong. To enjoy the discount, customers are required to pay with livi PayLater Mastercard®.
- The promotion period of this campaign is from June 15 to August 31, 2021.
- To enjoy the discount, customers are required to purchase frame products (excluding discounted items, sunglasses and PC lens sets), the amount of which is equal or above HK\$498 in a single spending.
- This offer cannot be used in conjunction with other offers available at designated outlets.
- Omni Beauty Retailing Limited reserves the rights to amend the terms and conditions, or change and terminate the offer without any prior notice.
- Omni Beauty Retailing reserves the right of final decision when dispute arise.