

## Livi Bank Limited Fees & Charges

With effect from 2 July 2024, there will be changes in the handling fee of QR Payment and QR Cash. Please refer to “Amendments to Fees & Charges” as set out in the last part of Fees & Charges.

**(Effective from 27 August 2023)**

General Banking Services <sup>1</sup>	Fees
<b>Low Balance Service Fee</b> <sup>2</sup>	Not applicable
<b>Request for Account Records and Statement</b>	
Account Transaction History Record of Bank Accounts <ul style="list-style-type: none"> <li>- For 1 Year or less</li> <li>- For 2 Years</li> <li>- For 3 Years</li> <li>- For more than 3 years</li> </ul>	HKD 250 per account HKD 750 per account HKD 1,000 per account HKD 1,000 per year after
Copies of <ul style="list-style-type: none"> <li>- Statements</li> <li>- Other documents related to Bank Accounts</li> </ul>	HKD 50 per cycle HKD 250 per account
Copies of personal data or documents other than the above	HKD 250 per account
<b>Local Transfer through Faster Payment System (FPS) / Real Time Gross System (RTGS)</b>	
Funds transfer to other local banks through FPS/ RTGS	Waived
Funds transfer from other local banks through FPS/ RTGS to a livi account	Waived
Local transfer through RTGS inward / outward - returned	Waived
<b>Time Deposit</b>	
Early Withdrawal	No interest will be payable, and a fee will be charged according to the below formula upon early withdrawal:

General Banking Services <sup>1</sup>	Fees
	<p>HKD: Time Deposit Principal x (6.75%- Time Deposit Interest Rate) x No. of Days due to Maturity/365 or HKD200, whichever is higher</p> <p>CNY: Time Deposit Principal x (6.75%- Time Deposit Interest Rate) x No. of Days due to Maturity/360 or CNY200, whichever is higher</p> <p>USD: Time Deposit Principal x (6.75%- Time Deposit Interest Rate) x No. of Days due to Maturity/360 or USD30, whichever is higher</p>
<b>Remittance</b>	
Inward remittance to a livi account	Waived
Inward remittance - returned	Waived
Outward remittance <sup>3</sup>	HKD 50 or CNY 45 per transaction (depending on the currency of the outward remittance)
Outward remittance – amendment / cancellation / returned <sup>3</sup>	HKD 200 or CNY 175 per transaction (depending on the currency of the outward remittance)
<b>livi Debit Mastercard<sup>®</sup></b>	
Foreign currency transaction handling fee <sup>4</sup>	1.9%
Annual fee	Waived
Dispute Charge <sup>5</sup>	HKD 50 per transaction
<b>livi PayLater</b>	
Handling Fee	<p>For Spending with livi PayLater: Monthly handling fee is as low as 0.2% of the total transaction amount. Please refer to facility letter for the actual handling fee to be charged.</p>

General Banking Services <sup>1</sup>	Fees
	For Cash Instalment Loan: Waived
Default Interest	36% p.a. Default interest Rate shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.
Early Settlement Fee	3% of the repayment principal <sup>6</sup>
Late Payment Fee	A blanket fee of HK\$300 or the instalment payment due and payable, whichever is lower.
<b>livi Flexi Loan "Personal Loan"</b>	
Handling Fee	Waived
Default Interest Rate	36% p.a. Default interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.
Late Payment Fee and Charge	HKD 300 per month if a monthly repayment amount due is not received in full on or before the payment due date.
<b>livi Flexi Loan "Balance Transfer"</b>	
Handling Fee	Waived
Default Interest Rate	36% p.a. Default interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment.
Late Payment Fee and Charge	HKD 300 per month if a monthly repayment amount due is not received in full on or before the payment due date.
Early Settlement Fee	2% of the repayment principal, plus repayment of any applicable promotional offers.

General Banking Services <sup>1</sup>	Fees
<b>QR Cash (via UnionPay ATM network)</b>	
Cash Withdrawal in Hong Kong	Waived

**Amendments to Fees & Charges:**

General Banking Services	Original	Amended as
<b>QR Cash (via UnionPay ATM network)</b> Cash Withdrawal in Hong Kong / Mainland China Fee	Waived	HKD 15 per transaction
<b>QR Payment</b> Foreign Currency Transaction Fee	N.A.	1% per transaction

<sup>1</sup> We may levy fees and charges for our services, and vary them from time to time after giving notice. If we levy fees and charges, we will make available a list of our fees and charges in the App or on our website. Paid fees and charges will be shown in transaction records, account statements, or separately in other ways.

<sup>2</sup> We do not have a minimum balance requirement.

<sup>3</sup> Correspondent Institutions may charge fees on top of the outward remittance fee and outward remittance amendment / cancellation / returned fee charged by livi.

<sup>4</sup> For transactions conducted via Mastercard network in currencies other than HKD, the foreign currency transaction amount will first be converted into USD, and then converted into HKD, at the daily exchange rate determined by Mastercard at the time of the transaction plus 1.9% handling fee (1% imposed by Mastercard and 0.9% imposed by us). Please refer to Mastercard's website for applicable exchange rate.

<sup>5</sup> We may levy a dispute charge if the reported transaction is proved to be authorized by cardholder.

<sup>6</sup> Early settlement fee for a loan is waived if such loan is repaid in full on or before the date of the first monthly statement of livi PayLater in which such loan is posted.