

livi Bank Limited Fees & Charges (for livi Business)

(Effective on 16 March 2024)

General Banking Services¹	Fees	
Account Opening Fee (General)	HKD1,200	
Additional Account Opening Fee (Special Type of Company)²	HKD10,000	
Request for Paper Statement	HKD50 per statement cycle	
Request for Company Search³	HKD300	
Request for Company Information Amendment	HKD200	
Dormant Account Reactivation	HKD200	
Other Services:		
Audit/Bank Confirmation for Audit Purpose	HKD300	
Confirmation of Account Balance	HKD100 per account	
Account History Record	HKD250 per account less than 2 years HKD750 per account less than 3 years HKD1,000 per account for first 3 years and HKD1,000 per year thereafter	
Account Closure Fee	HKD300 per account closed within 3 months	
Other Documents Related to the Account	HKD250	
Time Deposit		
Early Withdrawal	<p>No interest will be payable and a fee will be charged according to the below formula upon early withdrawal:</p> <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>*Quoted by the date of Time Deposit placement. Note : After imposing the early withdrawal handling fee, the principal amount received may be less than the original Time Deposit placement amount.</p>	
Local Transfer through Faster Payment System (FPS) / Real Time Gross System (RTGS)		
Funds transfer to other local banks through FPS (per instruction)	Transaction amount <HKD/CNY 1,000,000	HKD/CNY3
	Transaction amount ≥ HKD/CNY 1,000,000	HKD/CNY15
Funds transfer to other local banks through RTGS	HKD25	
Funds transfer from other local banks through FPS/RTGS to a livi account	Waived	
Local transfer through RTGS inward / outward - returned	HKD200	
livi Business Instalment Loan¹	Fees	
Facility Arrangement Fee	0.5% of facility limit (Minimum of HKD1,000) (Subject to the amount stated in the Facility Letter)	
Flat Default Charge	HKD300 per each past due instalment	
Annualized Overdue Interest Rate	36% with a minimum of HKD100 If any amount due is not received in full on or before the payment due date, overdue interest shall accrue on a daily basis on the overdue principal from the due date of the relevant payment	
Early Full Repayment Charge	5% of the prepaid amount and require 7 calendar days prior notice	

¹The fees and charges are not exhaustive and for reference only, which remain subject to change. We will make available a list of our fees and charges in the livi app or on our website. Paid fees and charges will be shown in transaction records and account statements

²Special Type of Company includes but not limited to the following: (1) company structure with over 3-layers; or (2) company's ultimate beneficial owner / director / ultimate controller are non-Hong Kong Identity card holders.

³Account Opening Fee (General) includes the company search fee of HKD300.