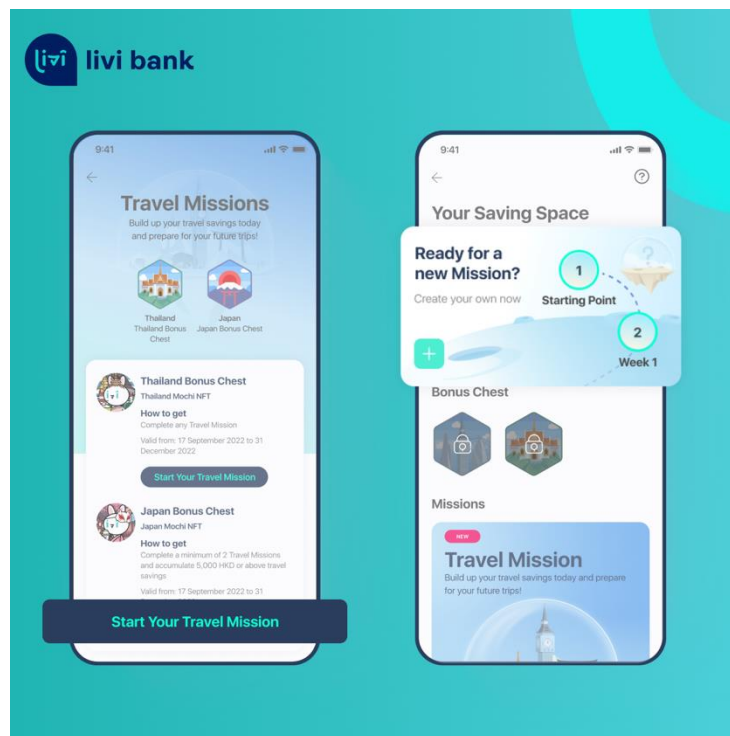




21 September 2022 | Press Release

livi bank launches livi Saving Space – an innovative and personalized regular savings concept that helps guide customers towards their life goals

- Introducing livi’s innovative initiative saving concept, livi Saving Space, to guide customers towards their goals
- Designed to be personalized and fun, livi Saving Space makes saving easier with a range of intuitive features
- Unlock limited edition travel themed “Mochi” NFT artwork collectibles by accomplishing set saving missions
- A livi survey shows among customers’ top saving targets is “Travel”, so exclusive offers will be rewarded as customers plan and book their travel
- New customers can enjoy up to 200% cashback on designated travel platforms with livi PayLater Mastercard for additional savings





livi bank, Hong Kong’s leading lifestyle-driven virtual bank, is launching today **livi Saving Space**, an intuitive, personalized and fun saving concept designed to help customers save regularly towards achieving their life goals. **livi Saving Space** is a “smart manager” that empowers our customers to accomplish their “saving missions” through the simplicity of the **livi App**. And in recognition of Travel being a popular savings goal, **livi** has a range of Travel offers and rewards.

livi Saving Space Designed to help Customers meet Savings Goals

Our customers tell us that they would like to save more, and we understand that customers have different saving goals at different life stages. Whether customers want to save for a special occasion, travel, a new home or a new smartphone, **livi Saving Space** supports them to save money consistently for the things that matter while making saving fun.

livi Saving Space helps customers to meet their saving goals more effectively with the **livi App**:

- **Automatic:** Auto-transfers within **liviSave** accounts to saving missions designed to achieve desired saving goals that match individual needs.
- **Personalized and easy:** Tailor up to 5 saving missions at a time, and choose to save from HK\$1,000 to HK\$1,000,000, over 4 weeks to 12 months.
- **Fun:** Fun and intuitive saving tool that helps build good saving habits
- **Rewarding:** Unlock exclusive “Mochi” NFT rewards by accomplishing specific saving missions
- **Transparent:** Track saving progress any time with individual missions providing visibility of the progress towards goals, with the option to receive notifications for key updates and reminders to help you save on time
- **Smart/Earn more:** Grow money with our competitive savings interest rate of 1% p.a. on the first HK\$50,000

To encourage regular savings in **livi Saving Space**, **livi** is offering customers the chance to win two limited editions travel themed “Mochi” NFT artwork collectibles.

“We understand customers are looking for a flexible way to manage their money. **livi Saving Space** offers a personalized experience to help customers achieve their saving goals step by step, with a simple tool,” said **Eric Lin, Chief Marketing Officer, livi bank**. “We have created a

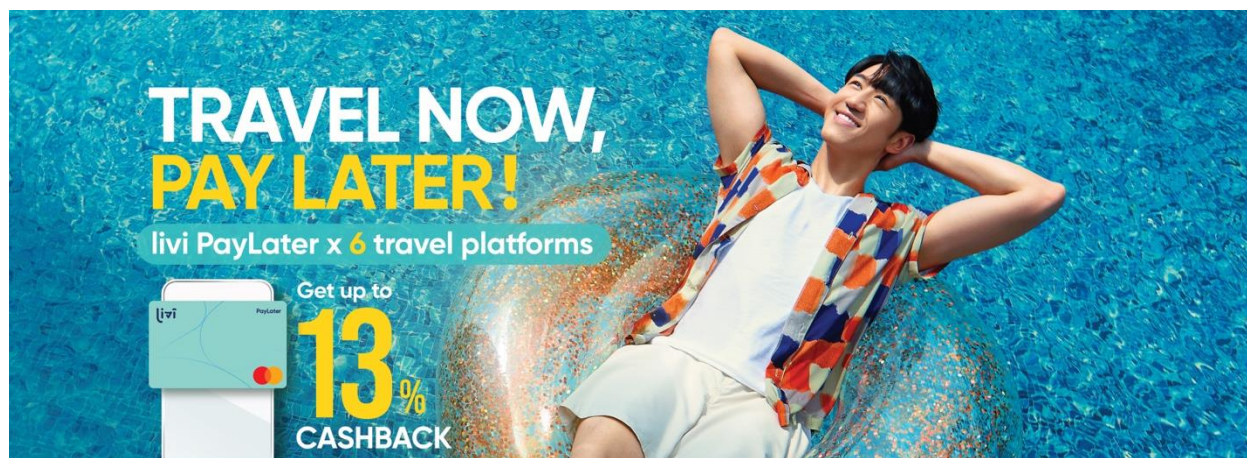


unique customer experience where saving for goals becomes fun and hassle-free. It offers an intuitive interface that represents customers' saving missions, making it easier to visualize and achieve goals. We also provide exclusive incentives so customers can be encouraged to save consistently and make saving money a habit.”

livi Rewards Customers as They Look to Enjoy Travel Again

A recent survey of **livi's** customers indicated that more than half (52%) are planning to save for future travel. More Hong Kong customers are starting to think about planning to travel, with many looking forward to taking a trip soon. They also indicated that they were planning to save more to achieve their various goals.

livi is therefore partnering with six leading travel platforms to launch exclusive offers to reward its customers with additional savings as they plan and book their travels by using **livi PayLater Mastercard**.



Travel X PayLater – Partnering with Designated Travel Platforms

- From now until October 31, new **livi** customers who spend HK\$500 or more on designated travel platforms – KKday, Travel Expert, Agoda, Expedia, Hotels.com and Klook – will receive rewards of up to HK\$1,000.#
- All customers can enjoy up to 13% cashback when booking staycations or local services with **livi PayLater Mastercard** through designated travel platforms – KKday, Travel Expert, Agoda, Expedia, Hotels.com and Klook (maximum rebate HK\$100).



“More customers are now planning and saving for their long-awaited travel. This gives us an opportunity to reward our customers with our exclusive travel themed offers,” said **Eric Lin**. “By partnering with leading travel platforms, we are delighted to help our customers to plan and book their travels in a simple and convenient way, while also offering rewards to help them enjoy every **livimoment** in their lives.”

Travel X PayLater Offer Details^:

Designated Merchant	Cashback	Instalments with HK\$0 Interest	Extra Rewards and Privileges
Agoda designated website	8% from now till 31 Dec 2022	3-month from now till 31 Dec 2022	7% discount via designated link from now till 30 Sep 2022
Expedia designated website			Extra 12% discount ¹ and 1000 Expedia Rewards points ² via designated link with promo code “MASTER12” from now till 31 Dec 2022
Hotels.com designated website			12% discount via designated link with promo code “MCYRO12” from now till 31 Dec 2022
KKday official website and app		12-month from now till 31 Dec 2022	N/A
Travel Expert official website			Extra 5% cashback via designated link ³ from now till 31 Dec 2022
Klook official website and app	8% from now till 31 Oct 2022	3-month from now till 31 Dec 2022	Extra 5% discount with promo code



			"KLOOK5LIVI" on hotel booking ⁴ from now till 31 Oct 2022
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Please remember - To borrow or not to borrow? Borrow only if you can repay!

Notes:

*#New customers will receive a HK\$100 cashback when they successfully apply for a **livi PayLater Mastercard**. For any spending of HK\$500 or more with **livi PayLater Mastercard** on the designated travel platforms, they will receive an additional cashback of up to HK\$900.*

*Terms and conditions apply. Please refer to Conditions for Services available at our website www.livibank.com and the **livi App** for details.*

*^Starting from 1 September 2022, each eligible customer can earn up to HK\$100 **livi PayLater Mastercard** cashback per calendar month.*

¹Up to HK\$500 discount per transaction. Limited quota on a first-come-first-served basis.

²An eligible person who saves his/ her Mastercard as a payment method on expedia.com.hk during the promotion period will be credited 1,000 Expedia Rewards points into his/ her Expedia Rewards account with expedia.com.hk on making his/ her first booking after he/ she has saved his/ her Mastercard. The offer is only valid for pre-pay bookings and cannot be redeemed against bookings which are paid at the destination.

*³Extra 5% cashback will be credited to eligible customer's **liviSave** account within next calendar month.*

⁴Each Eligible Customer can earn up to HK\$80 per transaction within the promotion period.

- ENDS -

About livi bank www.livibank.com

livi has brought a unique, fresh and different banking experience to Hong Kong since 2020 with its goal to foster digital innovation, promote financial inclusion and enhance customer experiences. We aim to provide our customers with secure flexible solutions anytime and anywhere coupled with the benefits of ecosystem partnerships that complement their everyday lives. Connecting with our customers, understanding their needs and earning their trust is core to the way we work at **livi**.



Capitalizing on our customer-centric business model, agile development process and quick go-to-market strategies, in 2022 we are ramping up **livi**'s innovative product development and expanding into new customer segments. We are introducing new financing and insurance products that serve our customers' needs both in their personal and business lives; and providing financial options for Hong Kong's small entrepreneurs.

livi bank is backed by BOC Hong Kong (Holdings), JD Technology and the Jardine Matheson Group, which together bring to **livi** an unparalleled range of benefits in terms of financial strength, technological expertise and marketing excellence.

livi's outstanding service to its customers has received widespread industry recognition, which includes earning a 'Gold Certificate' at the Privacy-Friendly Awards 2021 from the Office of the Privacy Commissioner for Personal Data; receiving the 'Outstanding Flexible Payment Product in Virtual Banking' at the FinTech Awards 2021 by ET Net; being voted as 'Best Virtual Bank in Consumer Experience' by EDigest Brand Awards 2022; receiving '2022 Best SME's Partner Award' by The Hong Kong General Chamber of Small and Medium Business; and earning 'Financial Technology Banking Services Award of Excellence' from the Now Business News Channel's Leadership Business Award.

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