



## Terms and conditions

1. The offer is applicable from 1 January 2026 to 31 December 2026.
2. The offer cannot be redeemed or exchanged for cash or other products, and cannot be used in conjunction with other promotional offers or discounts.
3. The offer is applicable to the purchase of Desk-one 8-in-1 and month plan services only. The offer is not applicable to single visit and consignment retail products.
4. Desk-one limited reserve the right to alter, extend or terminate the offers and amend these terms and conditions at any time without prior notice. All matter or disputes will be subject to the decision of the Desk-one Limited, which shall be final and binding.

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Hongkong and Shanghai Banking Corporation Limited