



### **Terms and conditions**

1. The offer is not applicable on 1 to 2 January, 14, 17 to 19 February, 3 to 7 April, 1, 10 and 25 May, 19 and 21 June, 1 July, 25 to 27 September, 1 and 19 October, 21 to 22, 24 to 26 and 31 December 2026.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited