



## **Terms and conditions**

1. Beijing Tong Ren Tang Fook Ming Tong Chinese Medical Center TRTFMT reserves the right to amend, alter, add or delete terms and conditions in this terms and conditions notice. Such amendments will be in full force and effect forthwith after disclosure or notification to the client. TRTFMT reserves the right to make the final decision on any dispute.

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

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