



### **Terms and conditions**

1. The offer is applicable to Lukfook Jewellery shops in Hong Kong S.A.R. and Macau S.A.R. only.
2. The offer cannot be used in conjunction with other promotional offers and discount.
3. The offer cannot be redeemed for cash.
4. In case of any disputes, the decision of Luk Fook Jewellery & Goldsmith (HK) Co., Limited shall be final and Luk Fook Jewellery & Goldsmith (HK) Co., Limited reserves all rights to amend the stated Terms and Conditions without prior notice.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited