



### **Terms and conditions**

1. The offer is not applicable to certain brands, consignment or discounted items.
2. Customers should enter the promotion code 'HSBC10' upon checkout online payment at CESTKOOL.COM to enjoy the offer.
3. The promotion code cannot be used in conjunction with other offers.
4. In case of any disputes, the decision of HSBC and C'ESTKOOL Limited shall be final.

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

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