



Terms and conditions

1. The offer is valid until 31 December 2026.
2. The offers are not applicable on New Year's Day, Valentine's Day, Chinese New Year's eve, Chinese New Year (Day 1 to 4), Easter Holiday, Mother's Day, Father's Day, Mid-Autumn Festival, National Day, Winter Solstice, Christmas Day and Eve, Boxing Day, New Year's Eve.

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

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