



## Terms and conditions

1. The promo code must be entered at checkout to be applied.
2. The promo code cannot be used in conjunction with other promotions, discounts, or offers.
3. The promo code is not applicable to already discounted items.
4. The promo code is not applicable on seasonal items (e.g., Christmas, Valentine's Day, Mother's Day, or other special seasonal ranges).
5. The promo code cannot be applied to delivery fees or services.
6. Only one promo code can be used per order.
7. The promo code has no cash value and cannot be exchanged for cash or credit.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited