



## Terms and conditions

1. The offer is exclusively available to HSBC credit card cardholders and is valid only from Monday to Friday, excluding public holidays. Each customer is limited to one session under this promotion for the entire promotional period.
2. The offer cannot be used in conjunction with VIP membership privileges or any other ongoing promotions.
3. To enjoy this offer, payment must be made using the HSBC credit card and settled in full before the treatment.
4. The free treatment must be redeemed at the same time as the purchased treatment. Failure to use the free treatment during the same session will result in forfeiture of the free treatment, and no refunds or compensation will be provided.
5. All treatments, including the free treatment, must be booked in advance to guarantee availability. Changes to reservations must be made at least 24 hours in advance. If you fail to provide 24-hour notice for changes, the free treatment will be forfeited.
6. If you are late for your appointment, your treatment time will be shortened accordingly to avoid impacting other scheduled customers. If you arrive more than 15 minutes late or fail to show up for your appointment, both the purchased and free treatments will be considered forfeited, and no rescheduling or refunds will be allowed.
7. All treatments under this offer, including the free treatment, are non-refundable, non-transferable, and cannot be exchanged for cash or other services.
8. The company is not responsible for any delays, cancellations, or inability to provide services due to circumstances beyond its control, including but not limited to natural disasters, pandemics, or government restrictions.
9. The company reserves the right to amend these Terms and Conditions at any time. In the event of any dispute, the company reserves the right to make the final decision.
10. By participating in this offer, you acknowledge that you have read, understood, and agree to these Terms and Conditions.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited