



Terms and conditions

1. The offer is only applicable from Monday to Sunday (excluding public holidays and their eves, as well as the following dates:
New Year's Day (1 January), Lunar New Year (17 to 20 February), Valentine's Day (14 February), Easter (3 to 4 April),
Mother's Day (5 May), Father's Day (21 June), Mid-Autumn Festival (26 September), Winter Solstice (22 December),
Christmas (24 to 26 December), New Year's Eve (31 December).
2. Subject to 10% service charge (based on the usual retail price).
3. The offer cannot be used in conjunction with other promotions.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited