



Terms and conditions

1. The refund for the first month's membership fee already paid will be issued in full, after deducting any transaction fees charged by the payment platform or credit card company.
2. The offer is applicable to new customer aged above 18 years old.
3. Advance booking is required, please call 6361 7191 for appointment.
4. The offer cannot be used in conjunction with other promotional offers.
5. The offer cannot be exchanged for cash or other products.
6. In case of disputes, the decision of PERFIT LIMITED shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited