



Terms and conditions

1. The offer is applicable to New Customer only.
2. No amendments should be accepted once the confirmation is made.
3. The offer cannot be exchanged for cash, and cannot be refunded or extended.
4. Customer must arrive on time. If any changes or cancellations, please inform us via phone call or WhatsApp at least 24 hours in advance.
5. Only one rescheduling of the appointment is allowed.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited