



Terms and conditions

1. The offers are applicable to regular-priced items or services only and are not applicable to fixed-priced, special-priced, consignment, promotional, festive and designated items or services (unless otherwise specified).
2. The offers are not transferable, and cannot be redeemed or exchanged for cash, other products, or discounts, and cannot be used in conjunction with other promotional offers, discounts, coupons or membership benefits/VIP cards/VIP bonus point programs of the merchants (unless otherwise specified).
3. In case of any disputes, the decision of Cheers Gallery shall be final.

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

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