



### **Terms and conditions**

1. The offer is applicable to departure dates on 8 January to 12 February, 18 February to 17 June, 21 August to 31 December 2026.
2. The plan will be valid for 6 months starting from the date of payment.
3. Additional surcharge and tax (HK\$2,906).

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

Issued by The Hongkong and Shanghai Banking Corporation Limited