



### **Terms and conditions**

1. The offers are not applicable on New Year Day, Valentine's Day, Mother's Day, Father's Day, Christmas Eve, Christmas and New Year's Eve.
2. The offers are not applicable to corkage fee, takeaway (except for homemade cakes) and cackage charges.
3. Please check with respective merchants for details.

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

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