



### **Terms and conditions**

1. The offer is only applicable to cdf Beauty Citygate Outlets store.
2. The offer cannot be used in conjunction with other promotional offers, coupons or vouchers.
3. The offer cannot be exchanged for cash or and no change will be given.
4. All transactions with the use of offer cannot be refunded or exchanged.
5. The offer is valid from 1/1/2026 to 31/12/2026. Any expired, unused voucher will not be extended.
6. In case of any disputes, the decision of CDF Hong Kong Downtown Duty Free Shop 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