



### **Terms and conditions**

1. The offers are not applicable on 1 January, 14 February, 17 to 19 February, 4 April, 10 May, 21 June, 1 July, 1 October, 26 November, 23 December, 24 to 26 December and 31 December.
2. The offer cannot be used in conjunction with other promotions and discounts.

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

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