



### **Terms and conditions**

1. The offer is not applicable to Armand Rousseau, Henri Jayet, Jacques-Frederic Mugnier, Domaine Leroy, Georges Roumier, Domaine de la Romanée Conti, Screaming Eagle, The Macallan, all Japanese whisky and vintages before 1961.
2. In case of any disputes, the decision of etc Wine Shops 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