



### **Terms and conditions**

1. The offer is applicable to Hong Kong and Macau CHOW TAI FOOK branches (except Hong Kong Disneyland branch and Disneyland Castle branch).
2. The offer is valid from 1 Jan 2026 to 31 Dec 2026.
3. The offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).
4. The offer is not applicable to the purchase of loose stones, corporate or customer gifts orders, or accessory.
5. Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.

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

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