



Terms and conditions

1. Advance reservation is required.
2. The offer is not transferrable or redeemable for cash or used in conjunction with other offers, promotions, vouchers, or privileges.
3. Harmonic Health Pharmaceutical Company Limited (HHPCL) reserves the right to amend any of the above terms and conditions without prior notice. In case of any dispute, HHPCL's decision is final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited