



Terms and conditions

1. The offer remains valid following any applicable membership discounts.
2. The offer cannot be combined with other voucher codes or promotions.
3. The offer does not apply to certain offline locations, including SOGO and City'super; please inquire for eligible sites.
4. The offer is applicable until 31 December 2026.
5. Hopping Turtle Coffee reserves all rights in the event of any dispute.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited