



Terms and conditions

1. The promotion period is from 1 January to 31 December 2026.
2. During the Promotion Period, the offer is applicable to customers who settle full payment with an eligible card.
3. The offer is not applicable to the purchase of Christmas, New Year, Mooncake, Panda, Hong Kong Stories, Wedding products, or any Imperial Patisserie gift vouchers, and cannot be used in conjunction with other promotions or coupons.

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

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