



#### **Terms and conditions**

1. The offer is not redeemable for cash or cash equivalent and no change will be refunded.
2. The offer cannot be used in conjunction with any other promotional offers, including bank promotion offer, special discount day and other discount coupon.
3. The offer is not applicable to some electrical appliances (including iPhone, fridge, etc), voucher, consignment products and specific brands.
4. HSBC and hgcmore.com reserve the right to amend the Terms and Conditions suspend or terminate the Offer at any time without prior notice.
5. HSBC and hgcmore.com reserve the right of final decision.