

## **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.