



### **Terms and conditions**

1. The offer is applicable at Pak Shing Tong outlets in Hong Kong only.
2. The offer is applicable to retail-priced items only.
3. The offer cannot be used in conjunction with other promotions.
4. In case of any disputes, the decision of the Bank and Pak Shing Tong shall be final.

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

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