



### **Terms and conditions**

1. The offer is not applicable to Saturdays, Sundays and public holidays.
2. The offer cannot be used in conjunction with other promotional offers.
3. The offer is not applicable to packages.
4. The offer is not applicable to limited-time products.
5. Subject to 10% Subject to 10% service charge, based on the usual retail price.

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

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