



### **Terms and conditions**

1. The offer is only applicable to regular-priced items.
2. The offer cannot be exchanged for cash and is non-refundable.
3. The offer cannot be used in conjunction with any other promotions, coupons and VIP card.
4. All disputes will be subjected to the final decis

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

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