



Terms and conditions

1. The offer is not applicable to discounted items, exchanges and returns.
2. The offer is only applicable to designated EIKŌWADA outlets (including Causeway Bay, Tau Ma Tei, Yuen Long and Tsim Sha Tsui).
3. The offer is not applicable to counters of all department stores.
4. The offer cannot be used in conjunction with other promotional offers.
5. In case of any disputes, the decision of EIKŌWADA shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited