

Terms and conditions

1.	The offers are not applicable on Chinese New Year (9-10 February 2024), Valentine's Day (13-14 February 2024), Mother's
	Day (11-12 May 2024), Father's Day (16 June 2024), Mid-Autumn Festival (17 September 2024), Chinese Winter Solstice (20-
	21 December 2024), Christmas (24-26 December 2024) and New Year's Eve (31 December 2024).

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