



### **Terms and conditions**

1. The offers are applicable from 1 January to 30 November 2024.
2. Blackout dates applied.
3. The offers are not applicable to special events, including guest chef and pop-up promotions.
4. Operation hours are subject to change without prior notice.
5. The Ritz-Carlton, Hong Kong Hotel policies apply. In case of disputes, the decision of The Ritz-Carlton, Hong Kong shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited