



### **Terms and conditions**

1. The offer can be used before signing the contract only.
2. Existing HSBC Credit Card holders can enjoy the offer.
3. The offer cannot be used in conjunction with any other offers, vouchers or cash coupons.
4. CoDECO Technology Limited and CoCoMall Technology Limited reserve the right of final decision in case of any dispute.

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

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