

## **Terms and conditions**

- 1. The offer cannot be redeemed/exchanged for cash/other products, or used in conjunction with any other promotional offers or discounts.
- 2. To enjoy the offer at SPCA online store, please enter the promotion code 'SPCACC2024' upon checkout.
- 3. All matters or disputes will be subject to the decision of SPCA(HK), which shall be final and binding.

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