



### **Terms and conditions**

1. The offer cannot be redeemed for cash and other goods.
2. MIOGGI reserves the right to amend the terms and conditions without prior notice.
3. In case of any disputes, decision of MIOGGI shall be final and conclusive.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited