



### **Terms and conditions**

1. Giveaway is limited and available only while stocks last.
2. The offer is applicable to Hong Kong and Macau CHOW TAI FOOK branches (except Hong Kong Disneyland branch and Disneyland Castle branch).
3. The offer is valid from 1 January 2024 to 31 December 2024.
4. The offer can be used in conjunction with other promotion offers.
5. The offer cannot be used in connection with the purchase of Corporate gifts orders and other customer orders.
6. Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited