



### **Terms and conditions**

1. The offer is not applicable to all gold products, gold bars, gold bullion, platinum products, 18K gold products, silver products, promotional items and gift vouchers.
2. The offer cannot be used in conjunction with any other CSS promotions, discounts or special offers.
3. The offer is not applicable to traded-in transactions.
4. CSS reserves the right to amend the special offers and the terms and conditions without prior notice.
5. In case of any disputes, CSS's decision shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited