



### **Terms and conditions**

1. The offer is not applicable on 1 January, 10 to 12 February, 11 to 12 May, 15 to 16 June, 17 September, 24 to 26 and 31 December 2024.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited