



## Terms and conditions

1. The offer is not applicable on 1 January, 10 to 14 February, 29 March to 1 April, 4 April, 1, 12 and 15 May, 10 and 16 June, 1 July, 17 to 18 September, 1 and 11 October, 20 to 21, 24 to 26 and 31 December 2024.

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

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