



### **Terms and conditions**

1. The offer is only applicable to all counter and outlets, and is valid for use once only.
2. The offer is not transferable and cannot be exchanged for cash, other products or discounts.
3. The offer cannot be used in conjunction with other promotional offers.
4. Additional terms and conditions apply and please contact SQUINA health beauty consultant for details.
5. In case of any disputes, the decision of the bank and SQUINA shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited