



Terms and conditions

1. The offer cannot be used in conjunction with any other promotions.
2. The offer is not applicable to Best Value products and marketplace products.
3. The offer cannot be refunded or exchanged for cash, no change shall be provided.
4. Only one promotion code can be used per transaction.
5. To redeem for the offer, enter the promotion code before checkout and respective discount will be automatically applied to the final price of the product(s) in your shopping cart.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited