



### **Terms and conditions**

1. The offer is not applicable to 18K Gold or PT950 and make-to-order items.
2. The offer is not applicable to special price or special sale items.
3. The offer is counted in a single transaction only.
4. The offer cannot be used in conjunction with other promotional offers, coupons or discounts.
5. In case of any disputes, the decision of Brilliant International (H.K.) Group Limited shall be final.

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

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