



## Terms and conditions

1. The offer is valid for the first time customer of Cosmart Shop (<https://shop.cosmart.hk>) and registered as a new Cosmart member. Cardholders must enter the promotion code 'HSBC88' at the check-out page of Cosmart to enjoy 12% off of the order. No shopping credit will be reissued if payment has been made without the promotion code.
2. The offer valid period starts from 1 January 2024 00:00 till 31 December 2024 23:59.
3. The promotion code contains a specified valid period and may only be applicable to some products. It can only be redeemed once and cannot be used in conjunction with other discounts. Only one promo code can be redeemed for each promotion. If the product amount is less than the value of the coupon code, we will not refund any balance.
4. For more details about offer usage, please refer to <https://www.cosmart.hk/tnc>.
5. South China Morning Post Publishers Limited reserves the right to cancel your order for fraud, attempt to deceive or dishonestly obtaining coupon codes or illegal activities.
6. South China Morning Post Publishers Limited reserves the right to cancel, revise and terminate the offer, and to change the Terms and Conditions of the offer without prior notice.
7. In case of any disputes, South China Morning Post Publishers Limited reserves the right of all final decisions.
8. Where any discrepancy arises between the English translation and the Chinese version in these terms and conditions, the Chinese version shall prevail.

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

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