

## **Terms and conditions**

1.	The offer cannot be used in	conjunction with other offers	, except HSBC birthday coupon.

2.	The offers are not applicable on 9 to 14 February, 12 May, 16 June, 17 to 18 September, 1 October, 21, 24 to 26 and 31
	December 2024.

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