



Terms and conditions

1. The offers are not applicable on 1 January, 9 to 14 February, 29 to 31 March, 1 April, 11 to 12 May, 15 to 16 June, 24 to 31 December 2024.
2. The offers cannot be used in conjunction with any other discount arrangement, special offer or promotional offer.
3. Subject to 10% service charge, based on the usual retail price.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited