



## Terms and conditions

1. The offer is not applicable on 1 January, 8 to 25 February, 10 to 12 May, 14 to 16 June, 14 to 18 and 30 September, 1 October and 14 to 31 December 2024.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited