

## **Terms and conditions**

1.	The offer is not applicable on 1 January, 9 to 14 February, 29 to 31 March, 1, 3 to 4 and 30 April, 1, 12, 14 to 15 May, 9 to 10,
	16 and 30 June, 1 July, 16 to 18 and 30 September, 1 and 10 to 11 October, 22, 24 to 26 and 31 December 2024 and all
	fireworks nights.

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