



Terms and conditions

1. The Year Round Offer (offer) is valid from 1 January 2024 to 31 December 2024, whereas the treatment is valid until 31 January 2025.
2. The offer only applies to Hong Kong Residents and new customers aged 18 or above.
3. The offer shall only be used at Ingrid Millet.
4. The offer is valid only for once per customer.
5. The offer cannot be transferred, exchanged for cash or change, nor for other products.
6. The offer cannot be used in conjunction with other promotions, for more details, please check with merchants.
7. Ingrid Millet reserves the rights to change the terms & conditions of this promotional offer at any time without prior notice.
8. In case of disputes, the decisions of Ingrid Millet shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited