



## Terms and conditions

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

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

Issued by The Hongkong and Shanghai Banking Corporation Limited