



### **Terms and conditions**

1. The offers are not applicable to alcoholic drinks.
2. The offers are applicable to a maximum of 12 persons per patronage (inclusive of cardholder).
3. The offers are not applicable on 1 January, 10 to 14 February, 29 March to 1 April, 12 May, 16 June, 17 to 18 September, 21, 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