



### **Terms and conditions**

1. The offers cannot be used in conjunction with other promotional offers, discounts or coupons.
2. The offers are non-transferable, non-refundable and not convertible to cash, products or services.
3. In case of any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall prevail.
4. In case of any disputes, merchants reserve the right of final decision.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited