



### **Terms and conditions**

1. The offer is not applicable on 1 January, 10 to 12 and 14 February, 31 March, 12 May, 16 June, 1 July, 1 October, 28 November, 23 to 26 and 31 December 2024.
2. The offer cannot be used in conjunction with other promotions and discounts.

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

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