



Terms and conditions

1. The offer can be used with other selected promotion.
2. The offer is not applicable to crossover product.
3. The offer is only applicable on retail shop.
4. SKYMART reserves the final right to suspend, modify or terminate this event and/or any of the terms and conditions without prior notice. In case of dispute, the decision of SKYMART shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited