



### **Terms and conditions**

1. The offers are applicable from 2 January to 15 December 2024.
2. The offers are not applicable on public holidays, eves of public holidays, festive days (including Valentine's Day, Ching Ming Festival, Mother's Day, Father's Day and Mid-Autumn Festival).
3. The offers are applicable for dine-in and takeaway.
4. 10% service charge based on the usual retail price will be applied.
5. The offers cannot be used in conjunction with member privileges, member discount, points redemption and any other promotion offers.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited