

## **Terms and conditions**

| 1. | Subject to | 10%          | service  | charge    |
|----|------------|--------------|----------|-----------|
| Δ. | Jubject to | <b>TO</b> /0 | JCI VICC | criai Sc. |

2. The offer cannot be used in conjunction with other discounts or privileges.

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