



### **Terms and conditions**

1. The offer is only applicable to new female customers aged 18 or above.
2. Each new client can only enjoy first-trial offer for once.
3. 2-day advance reservation is required, please call 2368 0308.
4. The offers cannot be used in conjunction with other promotions.
5. In case of any disputes, the decision of the bank and Spa Collection shall be final.

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

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