



Terms and conditions

1. Customer can enjoy only one of the special offers.
2. No amendments should be accepted once the confirmation is made.
3. The offer is not redeemable for cash, and cannot be refunded or extended.
4. Customer must arrive on time. If any changes or cancellations, please inform us via phone call or WhatsApp at least 24 hours in advance.
5. Only one rescheduling of the appointment is allowed.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited