



### **Terms and conditions**

1. The offer is only applicable to YOKU MOKU Hong Kong stores (except Sogo and YATA supermarket stores).
2. The offer is not applicable to online store.
3. The offer is not applicable to purchase of gift voucher.
4. The offer cannot be used in conjunction with YOKU MOKU membership card.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited