



### **Terms and conditions**

1. Appointments must be made in advance by phone or Whatsapp, please state the redemption of the offer when making an appointment.
2. Consultation and Surgery Related Fees are not eligible for discount offer.
3. The offer cannot be used in conjunction with other offers.
4. In any case of dispute, the decision of Shining Children Limited shall be final.

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

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