

Terms and conditions

1	The offer is not applicable on	1 to 19 February	· 24 and 31 December	2024 and nublic holidays
∸.	The offer is not applicable on	I to Is i coludity	, Z- and JI December	ZOZ + dila pablic liblidays.

2. Subject to 10% service charge, based on the usual retail price.

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