



### **Terms and conditions**

1. The offers cannot be used in conjunction with other promotional offers or discounts, and cannot be exchanged for cash of other products.
2. The offers are applicable to travel products with departure date on or before 31 December 2024.
3. The offers are valid in Lotus Tours official help desk.
4. Additional surcharge is required for peak season.
5. The offers are the reference provided by Lotus Tours Limited. Prices are subject to change without prior notice. Amendment and refund are not allowed after confirmation.
6. For bookings and enquiries, please call 2316 1106 or email at [cs.online@lotusint.com.hk](mailto:cs.online@lotusint.com.hk).
7. In case of any disputes, the decision of the bank and Lotus Tours Limited shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited