



Terms and conditions

1. The offer cannot be used in conjunction with other promotion offers, discount and cash coupons.
2. The offer is non-exchangeable for cash or other products.
3. In case of any dispute, Sonia Coffee reserves the right of final decision on all related matters.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited