



### **Terms and conditions**

1. Customer must book cruise fare through [celebritycruises.com.hk](http://celebritycruises.com.hk) website and enter the promotion code to enjoy the offer from 1 January to 31 December 2024.
2. The offers are not applicable to taxes, cruise fuel surcharges and other miscellaneous fees.
3. The offer is applicable to HSBC Credit Card or HSBC Mastercard® Debit Card cardholders and requires travel together.
4. The offer is applicable to Hong Kong residents.

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

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