



### **Terms and conditions**

1. Advance booking is required.
2. Please indicate the use of the offer when making a reservation.
3. Two services must be done at the same consecutive reservation.
4. First trial offers are only valid for new customers and for once only.
5. The offers are applicable on selected services in designated shop only.
6. The offers cannot be redeemed or exchanged for cash/ products and also cannot be used in conjunction with other promotional offers.
7. In case of any disputes, PS GROUP reserves the right of final decision.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited