



Terms and conditions

1. The offer is not applicable to Morning Set and Afternoon Tea Set.
2. The offer is not applicable on Valentine's Day, Mother's Day, Father's Day, Christmas Eve, Christmas and New Year's Eve.
3. Please indicate to use the offer before ordering.
4. The offers cannot be used in conjunction with other promotional offers.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited