



Terms and conditions

1. The offers are not applicable on 28 to 29 January, 13 to 14 February, 10 to 11 May, 15 June, 6 October, 20 to 21, 24 to 26 and 31 December 2025.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited