



### **Terms and conditions**

1. The offer is not applicable on New Year Day, Chinese New Year's Eve, Chinese New Year (Day 1 to 3), Valentine's Day, Mother's Day, Father's Day, Winter Solstice, Christmas Day and Eve and New Year's Eve.
2. The offer is not applicable to banquets and private parties events.
3. Advance reservation is required.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited