



### **Terms and conditions**

1. The offer is only applicable to designated regular-priced items.
2. The offer is applicable to ifc Mall, SOGO, Elements, Festival Walk, Times Square, New Town Plaza, Harbour City and Yoho Mall I branches.
3. The offer cannot be used in conjunction with other promotion offers.
4. Terms and conditions apply.

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

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