



Terms and conditions

1. The offer is not applicable on 1, 28 to 31 January, 14 February, 4, 18 to 21 April, 1, 5, 11 and 31 May, 15 June, 1 July, 1, 5 to 7 and 29 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