



Terms and conditions

1. The offer is only applicable to spending of HK\$500 or above on regular-priced items.
2. The offer is not applicable to gift vouchers, premiums, baking products and cake accessories.
3. The offer cannot be used in conjunction with any other promotional offers.
4. In case of any dispute, Twinkle Baker Décor reserves the right of final decision.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited