



### **Terms and conditions**

1. Only registered as Chow Sang Sang Star Shopper is eligible for the offer.
2. Only applicable on regular-priced gem set jewellery and 18K gold items.
3. Not applicable on designated collections and brands, please refer to shop staff for details.
4. Cannot be used in conjunction with other promotional offers.
5. Cannot be used for trade-in items.
6. Personalized jewellery order must be made and completed within promotion period.
7. Chow Sang Sang Jewellery Co., Ltd reserves the right to make the final and binding decision.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited