



### **Terms and conditions**

1. The offer is only applicable to YOKU MOKU Hong Kong stores (except Sogo, YATA supermarket and pop-up stores).
2. The offer is not applicable to online store.
3. The offer is not applicable to purchase of gift voucher.
4. The offer cannot be used in conjunction with YOKU MOKU membership card or other promotional offers.

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

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