

## **Terms and conditions**

1	The offer is	only applicable to	single transaction	with HK\$1.000 or above.
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- 2. The offer is only applicable to regular-priced products, and cannot be used in conjunction with other promotions and gift sets.
- 3. No exchange and refund are allowed for all discounted items by using this offer.
- 4. In case of any dispute, Neal's Yard Remedies Hong Kong reserves the right for final decision.

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