



Terms and conditions

1. The offers are applicable to immediate purchase and pre-order product in physical store only.
2. The offers cannot be used in conjunction with Orchid Padaria gift coupon, Orchid Padaria wedding favour coupon and Orchid Padaria cash coupon.
3. In case of any dispute, Orchid Padaria and the participating shops reserve 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