



### **Terms and conditions**

1. The offer is only applicable to regular-priced apparel items. It is not applicable to SALE items, fixed price items, customized items, charity sponsored items, masks and accessories.
2. The offer is applicable at DETERMINANT-owned retail stores in Hong Kong.
3. The offer is applicable to the purchase of eligible goods and services on DETERMINANT e-shop at [shop.detshirts.com](http://shop.detshirts.com).
4. The offer cannot be used in conjunction with other promotions, discount, offers and any promotion codes (unless otherwise specified).
5. All items purchased using the offer are non-refundable. See our Return and Refund Policy for more details.
6. The offer cannot be redeemed for cash or cash coupons whether in whole or in part.
7. In case of any disputes, DETERMINANT 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