



#### **Terms and conditions**

1. The offer is not applicable on 1, 29-31 January, 1 July, 1 October, 24 to 25 and 31 December 2025.
2. Subject to 10% service charge (based on the usual retail price).

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

Issued by The Hongkong and Shanghai Banking Corporation Limited