



Terms and conditions

1. The offer is not applicable on New Year (1 January 2025), Valentine's Day, Mother's Day, Father's Day, Christmas Eve (24 December 2025), Christmas Day (25 and 26 December 2025), New Year Eve (31 December 2025).
2. Subject to a 10% service charge based on original price
3. The offer is applicable to dine-in only.
4. This offer is applicable to a maximum of 12 persons for each transaction.
5. The offer cannot be used in conjunction with other discount offers.
6. Sanwa Jo may change the terms of, or make decisions in connection with, this promotion at any time without notice.
7. In case of any dispute, Sanwa Jo 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