



## **Terms and conditions**

1. This promotion is applicable from 1 January to 31 December 2025 for spa treatments. For details and specific operation hours, please contact outlet accordingly.
2. Require advance reservation and are subject to outlet booking availability.
3. This promotion is not transferable or exchangeable; not redeemable for cash; it is not for sale or resalable; and cannot be used for partial redemption.
4. This promotion cannot be used in conjunction with any other offers, vouchers, promotions or discounts.
5. COD Resorts Limited reserves the right to amend these Terms and Conditions (including the use, suspension and cancellation of this package, offer, promotion and/or any Consumption Rebate) without prior notice.
6. All matters and disputes, including the interpretation of these Terms and Conditions, will be subject to the final decision of COD Resorts Limited.
7. In the event of any discrepancy between the Chinese and English versions of these Terms and Conditions, the English version shall prevail.
8. Other terms and conditions apply to the services and/or facilities shall be made available to upon request. All information is for reference only and subject to change without notice.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited