



Terms and conditions

1. The offers are not applicable on 1, 28 to 31 January, 14 February, 3 to 4, 17 to 21 and 30 April, 1, 4 to 5, 11, 30 to 31 May, 15 and 30 June, 1 July, 30 September, 1, 5 to 7, 28 to 29 October, 21, 24 to 26 and 31 December 2025.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited