



### **Terms and conditions**

1. Must present valid credit card to enjoy the offers.
2. This offer is available while stock lasts.
3. Blackout dates apply.
4. This offer cannot be used in conjunction with other offers.
5. This offer cannot be exchanged for cash.
6. Peninsula Merchandising Limited reserves the right to make the final decision.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited