



Terms and conditions

1. The offer is not applicable on 1 January, 25 January to 16 February, 9 to 11 May, 13 to 15 June, 30 September, 1 to 7 October, 13 to 31 December 2025.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited