



### **Terms and conditions**

1. Gift voucher can be redeemed at any Hung Fook Tong stores at its face value for the regular-priced Hung Fook Tong items only (discounted and promotional items are excluded).
2. The usage of Hung Fook Tong Gift Voucher may subject to other terms and conditions.

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

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