



### **Terms and conditions**

1. The offer cannot be used in conjunction with other offers, except HSBC birthday coupon.
2. The offer is not applicable to 28 to 31 January, 11 May, 15 June, 1 and 6 October, 21, 24 to 26 and 31 December 2025.

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

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