



### **Terms and conditions**

1. The offer is not applicable on 1, 29 to 31 January, 14 February, 20 April, 11 May, 15 June, 1 July, 1 October, 27 November, 23 to 26 and 31 December 2025.
2. The offer cannot be used in conjunction with other promotions and discounts.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited