

## **Terms and conditions**

The offer is not applicable to all UnionPay credit cards.

2. The offer is not applicable to other services including Chinese Herbal Medicine, Herbal Medicine Brewing, Special medicine, Acupuncture, Bone Setting and other medication for external use, etc.

3. The University has the sole discretion to change or terminate any of the above terms and conditions without prior notice.

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