



Terms and conditions

1. Only applicable to Personalized Jewellery items.
2. Cannot be used for trade-in items.
3. Tailor-made jewellery order must be made within promotion period.
4. Cannot be used in conjunction with other promotional offers and cannot be exchanged for cash or other products.
5. Chow Sang Sang Jewellery Company Limited reserves the right of final decision in case of dispute.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited