



### **Terms and conditions**

1. The offer is valid to 31 December 2025.
2. The offer is applicable for customers aged 18 or above only.
3. The offer is not applicable to online order.
4. The offer cannot be used in conjunction with other discounts, coupons and promotion offers.
5. The offer cannot be redeemed for cash.
6. In case of disputes, the decision of Perle Signature shall be final.
7. Perle Signature reserves the right to suspend, vary and cancel the promotion offers and amend the relevant terms and conditions at any time without any prior notice.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited