

Terms and conditions

1.	The offers are not applicable on New Year Day, the eve of Lunar New Year, Lunar New Year, the 2nd day of Lunar New Year,
	Valentine's Day, Mother's Day, Father's Day, Mid-Autumn Festival, Winter Solstices, Christmas Eve, Christmas and New
	Year's Eve.

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