



### **Terms and conditions**

1. The offer is applicable to selected shops only (except specialty stores and outlets).
2. The offer is not applicable to selected brand, consignment and hot items.
3. The offer is applicable to footwear, apparel and bags only.
4. In case of any disputes, the decision of Wan Kee Group shall be final.

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

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