



Terms and conditions

1. The offer is not applicable to designated items.
2. The offer is not applicable for deposit payment.
3. The offer cannot be used in conjunction with any other discounts.
4. The offer is neither refundable nor exchangeable for cash.
5. The offer can be used once for each transaction.
6. If there is any request for refund or goods return, Peonia Diamond Company Limited has the right to charge back the value of this offer.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited