



Terms and conditions

1. Please complete the booking on or before 31 December 2025. Please make a reservation at least 4 hours in advance. Late reservations will be invalid.
2. There is no change of location and time after reservation. There is no refund for incorrect reservation payments.
3. If a class is canceled due to coach or venue arrangements, a make-up class will be arranged (within 30 days) and no refund will be given. Thank you for your cooperation.
4. The promotional code is only applicable to purchases on the website, not for on-site purchases.
5. The promotional code can only be used once.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited