



### **Terms and conditions**

1. The offer is valid to factiv offline and online stores only.
2. The offer is valid for net spend only.
3. Each customer can enjoy once only.
4. The offer is not exchangeable for cash in part or full and is non-refundable.
5. Factiv reserves the right to amend the terms and conditions of this coupon without prior notice.
6. Factiv reserves the right of final decision.

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

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