



### **Terms and conditions**

1. Each HSBC credit or debit cardholder is entitled to redeem this reward once only.
2. The HSBC credit or debit card must be presented at the branch prior to signing the membership agreement to qualify for the offer.
3. Appointments must be made at least one day in advance by calling or WhatsApp messaging the branch.
4. The offer is valid for a single use only.
5. The offer is available at all EFX24 branches across Hong Kong.
6. The offer is exclusively for new members.
7. Validity period: January 1 to December 31, 2025.
8. The offer is non-refundable, non-transferable, and cannot be exchanged for cash or other items.
9. In case of any disputes, EFX24 reserves the right to make the final decision.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited