



Terms and conditions

1. The offer is not applicable on 14 February, 4 April, 18-21 April, 1 May, 5 May, 11 May, 31 May, 15 June, 1 July, 1 October, 7 October, 29 October and 24 to 26 December 2025.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited