



Terms and conditions

1. The offer is not applicable to <https://wahyanfong.com/> online booking.
2. The offer cannot be used in conjunction with other promotional offers and discounts.
3. In case of any disputes, the decision of Wah Yan Fong shall be final.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited