



### **Terms and conditions**

1. The validity period of the offer is throughout the year 2025.
2. The promotion is applicable for use at all branches of THE WONDERFUL WORLD OF WHIMSY.
3. Members must use the designated credit card for payment when enjoying the promotion.
4. The promotion cannot be used in conjunction with other offers.
5. The offer is non-transferable to others.
6. The company reserves the right of final decision in case of any disputes.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited