



### **Terms and conditions**

1. This offer cannot be used in conjunction with other offers.
2. The offer is only applicable to online purchases at [www.jsfsommthing.com](http://www.jsfsommthing.com).
3. Free delivery upon the purchase of HK\$1,000 or above.
4. Delivery service does not include outlying islands, Ma Wan, restricted areas, airports, etc.
5. Additional shipping charges are required for delivery to Tung Chung, Discovery Bay, etc.

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

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