



Terms and conditions

1. The offer is only applicable to belif HONG KONG counters only.
2. The offer is for net spending.
3. Each customer can enjoy the offer once only.
4. The offer cannot be used in conjunction with other promotion offers.
5. The offer is not exchangeable for cash in par

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

Issued by The Hongkong and Shanghai Banking Corporation Limited