



Terms and conditions

1. Not applicable to festive holidays (including 1, 28 to 31 January, 12 and 14 February, 20 May, 29 August, 6 and 31 October, 27 November, 21, 24 and 31 December 2025).
2. Not applicable to Qingming Festival and National Day.
3. Discount cannot be used in conjunction with any other discounts.
4. Discount is not available during Labor Day, Dragon Boat Festival and Mid-Autumn Festival.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited