

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, |
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| | 27 November, 21, 24 and 31 December 2025). |

2. No discount on alcoholic beverages, tea service fees, service charges and special-priced dishes.

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