



### **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. Discount cannot be used in conjunction with any other bank credit cards, member card, dining voucher and other discounts.

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

Issued by The Hongkong and Shanghai Banking Corporation Limited