

### Gift Certificate Terms & conditions:

1. Each participant will be entitled to Gift Certificate(s) (valued at HK\$50) only regardless of the number of Sun Life's financial needs analysis submitted. The prize will be given to you via Sun Life advisor. The prize cannot be transferred or redeemed for cash, and are subject to the terms and conditions of the relevant merchant.
2. The prize is provided by external merchant. Sun Life is not the supplier of the prize to be awarded. To the fullest extent permitted by applicable laws, Sun Life offers no warranty or representation whatsoever, express, implied or statutory, in relation to the prize including but without limitation, the merchantable quality and fitness for purposes in respect of the prize and shall have no obligations and liabilities whatsoever in relation thereto. Any disputes arising from the prize shall be resolved between the prospective client and the merchant or supplier directly.
3. Sun Life shall not be liable to any person for any personal injury, death, loss, damage or liability (whether direct, indirect or otherwise) arising from or in connection with the prize.