

Terms & conditions:

1. Sun Life's financial needs analysis must be submitted by October 31, 2018. Each participant will be entitled to 1 Starbucks Gift Certificate (valued at HK\$25) 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.

條款及細則：

1. 必須於 2018 年 10 月 31 日或以前遞交永明金融理財需要分析。不論遞交的永明金融理財需要分析表格數目為何，每位參加者只可獲享星巴克現金禮券（價值 HK\$25）一張。獎品會經由永明金融理財顧問送贈。獎品不可轉讓或兌換現金，並須受到有關商戶的條款及細則約束。
2. 獎品由有關商戶提供。永明金融並非獎品的供應商。在適用法律允許的最大範圍內，永明金融不會就有關之獎品，包括但並不限於商品之質素及其適用性而作出任何明示、暗示或法定之保證或表示，亦毋須承擔任何有關之義務或責任。一切有關獎品之爭議，均應由潛在客戶與獎品的商戶或供應商自行解決。
3. 永明金融不會就有關之獎品而引起或導致（不論直接、間接或其他）的受傷、死亡、損失、損毀或責任負責。