



Terms & Conditions:

1. This premium refund promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential") and covers the period from 1 September 2021 to 28 February 2022, both dates inclusive (the "Promotion Period").
2. The Promotion is only applicable to policies applied through the Agency channel of Prudential.
3. The amount of premium refund will not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.
4. "Selected Customer(s)" refers to:
 - (i) the policyholders of **Achiever Life Assurance/Achiever Life Assurance II/Achiever Life Assurance III/Better Life Assurance/Better Life Assurance II/Better Life Assurance III/Evergreen Growth Saver/Evergreen Growth Saver Plus/Evergreen Growth Saver Plus II** policy(ies) of either 3-year or 5-year premium term/**PRU**crisis cover lifelong protector/**PRU**myhealth lifelong crisis protector/**PRU**myhealth crisis lifelong care/**PRU**crisis cover smartchoice/**PRU**crisis cover smartchoice extra/**PRU**health critical illness care/**PRU**health critical illness multi-care and which the final premium payment will be settled from 1 November 2021 to 31 December 2021; or
 - (ii) the policyholders of **PRU**save plus/**Easi-PRU**save plus/**PRU**save RMB 6-year wealthbuilder policy(ies) that become mature from 1 November 2021 to 31 December 2021; or
 - (iii) the policyholders who are eligible to receive the cash payment of **Best Start Plan** from 1 November 2021 to 31 December 2021.
5. In order to be eligible for the Promotion,
 - (i) the Selected Customer(s) must have, within the Promotion Period specified above, successfully applied for and submitted to Prudential the completed application for any of the selected plans listed in the table above (the "Selected Plan(s)") and the policy(ies) of which must have been issued on or before the corresponding date of policy issuance of the relevant Selected Plan(s) as set out above; and



- (ii) within 1 month after the policy issue date of the Selected Plan, Selected Customer(s) must download the "Pulse App" ("Pulse") and successfully register using the **same contact phone number customers used to enrol in the Selected Plan**, except Selected Customer(s) who have registered Pulse using the same contact phone number before application, Selected Customer(s) who are aged 65 or above at the time of application or customers who are unable to download Pulse because they cannot access the App Store or Google Play Store (Hong Kong region).
6. The Promotion will not be offered to the Selected Plan(s) applied for before the Promotion Period, existing individual life insurance basic plan(s) or supplementary benefit(s), any policy conversion and any other basic plan(s) or supplementary benefit(s) not mentioned in this Promotion.
7. The Selected Customer(s) must be the policyholders of the Selected Plan(s). The Selected Customer(s) will enjoy the premium refund of the corresponding Selected Plan(s) when they newly enrol in any 1 or more of the Selected Plan(s) provided that they satisfy all the requirements stated under these terms and conditions. Such Selected Plan(s) must remain in force and be kept at or above the first year total annualised premium level, and all the premiums and levy(ies) due and payable must have been fully settled when the premium refund is applied. Otherwise, the Promotion will be forfeited.
8. For any alterations of the Selected Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a termination of basic plan(s)/supplementary benefit(s), a decrease in sum assured or a change of premium term), the premium refund for the respective Selected Plan(s) will be totally forfeited. For any alterations of the Selected Plan(s) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an addition of supplementary benefit(s), an increase in sum assured or a change of premium term), the increased portion of the increased premium will not be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Selected Plan(s) will still be qualified for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 11 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance and before the application for premium refund which result in a change of policyholder under the Selected Plan(s), the premium refund for the respective Selected Plan(s) will be totally forfeited.



9. The total maximum amount of premium refund under this Promotion is HKD 100,000/USD 12,821 per Selected Customer. It is calculated based on the premium refund of all Selected Plan(s) in the name of the same individual Selected Customer. If a Selected Customer's total premium refund reaches or exceeds the aforesaid amount, we will give each Selected Plan a pro-rata premium refund. We will calculate the premium refund amount based on each Selected Plan's first year's annualised premium excluding levy.
10. **The Promotion can be used in conjunction with other promotion offers unless otherwise specified. For the avoidance of doubt, the Promotion cannot be used in conjunction with Evergreen Wealth Protector Premium Refund Promotion and Evergreen Growth Saver Plus II Premium Refund Promotion.**
11. If the premium of the Selected Plan(s) is paid on a non-annual basis, its first year annualised premium shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Selected Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. The amount of premium refund will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy on or before 31 October 2022. PDA is a policyholder's premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy if there is remaining balance in PDA) until the amount of premium refund is fully utilised. Any unutilised premium refund will be forfeited if the policy is no longer in force.
13. We shall restrict any withdrawal of premium refund from the PDA and premium refund is only intended for the settlement of future premium (and levy(ies) if there is remaining balance in PDA). The premium refund is non-transferable to others or other policies and cannot be exchanged or redeemed for cash even when the policy is surrendered, matured or lapsed.



14. If the Selected Customer chooses to transfer the maturity value of **PRU**save Plus/**Easi-PRU**save Plus/**PRU**save RMB 6-year wealthbuilder policy(ies) for the settlement of the initial premium or initial premium and levy of a new policy, the relevant policy must be issued under the same individual policyholder. If the maturity value is higher than the new policy's initial premium or initial premium and levy, the remaining amount will be returned to the Selected Customer in the form of a cheque. If the maturity value is less than the new policy's initial premium or initial premium and levy, Selected Customer will be required to pay for the outstanding balance.
15. The premium refund under the Promotion will form part of the policy contract upon the respective policy and/or the respective supplementary benefit (if applicable) being issued if the requirements of the premium refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
16. The Selected Plan(s) is/are underwritten by Prudential and is/are subject to all their respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure(s) and specimen policy(ies) issued by Prudential.
17. Prudential reserves the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, Prudential shall have the absolute discretion to make the final decision.

Notes

You can always choose to take out the above-mentioned plan(s) as a standalone plan without enrolling with other type(s) of insurance product at the same time, unless such plan(s) is/are only available as a supplementary benefit which needs to be attached to a basic plan.



The product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between us and any persons or entities (unless otherwise stated). **During the sales process, this promotion should be read in conjunction with the relevant product brochure. For full terms and conditions, and risk disclosures of the relevant insurance plan, please refer to relevant product brochure and policy document and read carefully.** Prudential will be happy to provide a specimen of the policy document upon your request.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax relief. All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en.

This promotion is for distribution in Hong Kong only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

This promotion is issued by Prudential Hong Kong Limited (A member of Prudential plc group).

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