

誠滿分 推廣優惠


PRUDENTIAL
保誠保險

用心聆聽 實現您心

保誠為客戶提供滿分保障 全力守護您的健康及財富

凡於2024年10月1日至12月31日期間，合資格客戶成功透過「誠滿分推廣優惠」投保以下指定計劃，可享高達25%首年保費回贈¹。

您更可就保誠「雋逸人生」延期年金計劃及自願醫保計劃之合資格的已繳保費申請稅項扣除³。

優惠碼：

EB2L42024

(受配額限制)

指定計劃 ²	保費供款年期/ 保費供款期	首年總年度化保費 (美元)	首年年度化 保費回贈 ¹
雋富多元貨幣計劃 (澳元/加元/英鎊/港元/ 人民幣/美元計劃)	5年	500,000以下	2%
		500,000或以上	3%
保誠「雋逸人生」 延期年金計劃 ³	5/10年	不適用	5%

 合資格延期年金保單
Qualifying Deferred
Annuity Policy

聯絡您的顧問或致電客戶服務熱線

 (852) 2281 1333  www.prudential.com.hk

有關此推廣之詳情，請參閱相關條款及細則。

指定計劃 ²	計劃類型	首年年度化保費回贈 ¹
危疾保險計劃		
「誠保一生」危疾保	基本計劃	5%
「誠保一生」危疾保－摯愛寶		
危疾加護保 III		
危疾首護保 II		
自願醫保計劃		
保誠自願醫保尚實計劃 ³ — 港元/美元計劃	基本計劃及 附加保障	25%
保誠自主醫保計劃 ³ — 港元計劃		
保誠自願醫保摯稱心計劃 ³ — 港元/美元計劃	基本計劃	
保誠靈活自主醫保計劃 ³ — 港元/美元計劃	附加保障	
醫療保障計劃		
高端醫療自由行計劃 ⁴ — 港元/美元計劃	基本計劃及 附加保障	
醫療加倍保 — 港元/美元計劃		
「摯為您」優悅醫療保險計劃 — 港元/美元計劃	附加保障	
終身保醫療計劃 — 港元/美元計劃		

¹ 合資格計劃（定義如背頁所載之條款及細則第6項）的保費回贈金額將存入合資格保單的保費儲蓄戶口中。有關詳情，請參閱相關條款及細則第8及9項。

² 指定保險計劃包含上述列表的**雋富多元貨幣計劃**、**保誠「雋逸人生」延期年金計劃**、「自願醫保計劃」、醫療保險計劃和危疾保險計劃。「自願醫保計劃」指**保誠自願醫保尚實計劃**、**保誠自主醫保計劃**、**保誠自願醫保摯稱心計劃**及**保誠靈活自主醫保計劃**，均屬「自願醫保計劃之認可產品」。醫療保險計劃指**高端醫療自由行計劃**、**醫療加倍保**、「**摯為您**」**優悅醫療保險計劃**及**終身保醫療計劃**。危疾保險計劃指**「誠保一生」危疾保**、「**誠保一生**」**危疾保－摯愛寶**、**危疾加護保 III**及**危疾首護保 II**。

³ 您可就**保誠「雋逸人生」延期年金計劃**及自願醫保計劃的合資格已繳保費申請香港的稅務扣除，惟保費回贈金額不會享有稅務扣除。有關稅務扣除之詳情，請參閱有關計劃之產品小冊子。

⁴ 推廣優惠亦適用於**高端醫療自由行計劃**的「門診寶」。

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有關此推廣優惠之詳情，請參閱相關條款及細則。

條款及細則

- 此**誠滿分推廣優惠**（「推廣優惠」）的保費回贈（「保費回贈」）由保誠保險有限公司（「保誠」或「我們」）提供，優惠期由2024年10月1日至12月31日止，包括首尾2天（「推廣期」）。
- 此推廣優惠僅適用於合資格客戶。合資格客戶即當任何人遞交指定計劃申請時，擁有最少一個由保誠分銷的強積金計劃下生效的強積金帳戶、由保誠發出生效的團體人壽保單下的受保成員及/或由保誠財險有限公司發出生效的生效的團體醫療保單下的受保成員（包括受保家屬）；並由保誠或保誠財險有限公司的理財顧問提供服務。合資格客戶透過本推廣優惠投保有關新保單時，須仍持有該生效的強積金帳戶、或仍為該生效的團體醫療/團體人壽保單的受保成員（「合資格客戶」）。
- 此推廣優惠只適用於透過保誠理財顧問遞交之投保申請。
- 若保單持有人為保誠的理財顧問、保誠財險有限公司的員工或保誠的員工，此推廣優惠將不適用。
- 保誠「雋逸人生」延期年金計劃**及自願醫保計劃之保費回贈金額不會享有香港的稅務扣除。有關稅務扣除之詳情，請參閱有關計劃之產品小冊子。
- 就享有此推廣優惠下之保費回贈，
 - 合資格客戶必須於推廣期內，向我們成功申請並遞交已填妥之申請表格，投保指定計劃；
 - 合資格客戶必須透過理財顧問以電子投保向我們遞交已填寫有效的保費回贈優惠碼之申請表格。每份保單只可使用保費回贈優惠碼1次；
 - 雋富多元貨幣計劃**及**保誠「雋逸人生」延期年金計劃**必須於2025年1月31日或之前由我們成功發出，而其他指定計劃必須於2025年2月28日或之前由我們成功發出；
 - 若指定計劃為附加保障，必須附加於新投保及遞交之任何指定計劃的基本計劃；
 - 於派發保費回贈時，指定計劃必須仍然維持生效；及
 - 已繳付所有到期保費及應繳的費及保費徵費。凡符合條款6列明所有適用之要求的指定計劃方可享有此保費回贈（「合資格計劃」），否則此保費回贈將被取消。
- 本推廣活動將受配額限制，配額用完后隨時終止而毋須預先通知。
- 保費回贈金額將按下表所列的日期，以保單之貨幣存入合資格保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期		
	雋富多元貨幣計劃		其他指定計劃
	第1期（首年年度化保費1%/1.5%）	第2期（首年年度化保費1%/1.5%）	
每年	2026年8月31日或之前	2027年8月31日或之前	2026年8月31日或之前
每半年			
每季	2027年2月28日或之前	2028年2月29日或之前	2027年2月28日或之前
每月			

上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是我們為保單持有人設立，用以存放保費餘額作繳付將來有關的到期及應繳保費（及相應的保費徵費，如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未扣減的保費回贈金額將會被取消。

- 我們限制從保費儲蓄戶口中提取任何保費回贈金額，而保費回贈金額只可作抵銷將來保費（及保費徵費，如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈金額均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
- 保費回贈以每份合資格計劃為單位。如客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
- 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於減少名義金額、更改保費供款年期、減低保證每月年金或更改保費供款期、提高自付額、下調病房級別、下調計劃級別、取消**額外醫療計劃**或下調其計劃級別，如適用，縮減保障地域範圍或減少保額），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於提高名義金額、更改保費供款年期、增加保證每月年金或更改保費供款期、調低自付額、上調病房級別、上調計劃級別、附加**額外醫療計劃**或上調其計劃級別，如適用，擴闊保障地域範圍或提高保額），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈，而我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第14及15項）。另外，任何於保單發出後（冷靜期內或之後）至發放保費回贈前的要求導致更改合資格計劃之保單持有人，相關合資格計劃之保費回贈優惠將會全數被取消。
- 此推廣優惠不適用於在2024年9月30日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障、任何保單轉換或計劃轉移。
- 每份合資格計劃的保費回贈金額將會因應其首年年度化保費按比例（不包括保費徵費）計算。
- 首年總年度化保費按美元計算，其他貨幣的保單會按1.3澳元兌換1美元、1.2加元兌換1美元、0.65英鎊兌換1美元、6.5人民幣兌換1美元或7.8港元兌換1美元的匯率來計算美元等值的首年總年度化保費。
- 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
- 除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。然而，此推廣優惠不可與其他電子保費禮券及其他需要輸入優惠碼之優惠同時享用。
- 我們保留是否接受任何投保申請之最終決定權，已填寫有效優惠碼的投保申請有機會在考慮受保資格後（包括但不限於受保人的健康狀況）而未能發出，導致不合資格享有此推廣優惠。
- 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及/或相關附加保障（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
- 指定計劃由保誠承保，並分別受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
- 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。如有需要，保誠樂意提供保單樣本以供您參考。

客戶必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅務扣除。以上所有基本稅務資料僅作參考用途。如有任何疑問，應該諮詢專業稅務顧問的意見。如欲了解適用於**保誠「雋逸人生」延期年金計劃**及自願醫保計劃的稅項扣除/稅務寬減詳情，可參閱 www.ia.org.hk/tc 及 www.vhis.gov.hk/tc。

此單張僅旨在香港派發，並不能詮釋為保誠在香港境外提供、出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

此單張由保誠保險有限公司（保誠集團成員）所刊發。

PRUExcellent Promotion Campaign



PRUDENTIAL
保誠保險

Listening. Understanding. Delivering.



Excellent protection for customers, Prudential fully safeguarding your health and wealth

From **1 October to 31 December 2024**, eligible customers successfully taken out the Selected Plan(s) through “**PRUExcellent Promotion Campaign**” will be given up to 25% first year premium refund¹.

You may also apply for tax deduction³ on your qualifying premiums paid for **PRURetirement Deferred Annuity Plan** and **VHIS Plan**.

**PROMOTION
CODE:**

EB2L42024

(Subject to quota availability)

Selected Plan(s) ²	Premium Term/ Premium Payment Period	First Year Total Annualised Premium (USD)	Premium Refund ¹ of the First Year Annualised Premium
Evergreen Wealth Multi-Currency Plan (AUD/ CAD/ GBP/ HKD/ RMB/ USD)	5 Years	Below 500,000	2%
		500,000 or above	3%
PRURetirement Deferred Annuity Plan³  合資格延期年金保單 Qualifying Deferred Annuity Policy	5/10 Years	Not applicable	5%

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*Please refer to the relevant terms and conditions for the Promotion.

Selected Plan(s) ²	Plan Type	Premium Refund ¹ of the First Year Annualised Premium	
Critical Illness Plan(s)			
PRUHealth Guardian Critical Illness Plan	Basic plan	5%	
PRUHealth Baby Guardian Critical Illness Plan			
PRUHealth Critical Illness Extended Care III			
PRUHealth Critical Illness First Protect II			
VHIS Plan(s)			
PRUHealth VHIS VIP Plan ³ – HKD/USD plan	Basic plan & supplementary benefit	25%	
PRUHealth CoreChoice Medical Plan ³ – HKD plan			
PRUHealth VHIS EasyChoice Plan ³ – HKD/USD plan	Basic plan		
PRUHealth FlexiChoice Medical Plan ³ – HKD/USD plan	supplementary benefit		
Medical Protection Plan(s)			
PremierFlex Medical Plan ⁴ – HKD/USD plan	Basic plan & supplementary benefit		
PRUhealth Medical Plus – HKD/USD plan			
PRUmyhealth Prestige Medical Plan – HKD/USD plan			
PRUmed Lifelong Care Plan – HKD/USD plan	supplementary benefit		

¹ The amount of the premium refund for the Eligible Plan (as defined in clause 6 of the relevant terms and conditions) will be credited to the premium deposit account of the eligible policy. For more details, please refer to clause 8 and 9 of the relevant terms and conditions.

² Selected Insurance Plan(s) consist of **Evergreen Wealth Multi-Currency Plan**, **PRURetirement Deferred Annuity Plan**, **VHIS Plan(s)**, **Medical Protection Plan(s)** and **Critical Illness Plan(s)** listed in the above table. **VHIS Plan(s)** means **PRUHealth VHIS VIP Plan**, **PRUHealth CoreChoice Medical Plan**, **PRUHealth VHIS EasyChoice Plan** and **PRUHealth FlexiChoice Medical Plan** as certified plans under the Voluntary Health Insurance Scheme. **Medical Protection Plan(s)** means **PremierFlex Medical Plan**, **PRUhealth medical plus**, **PRUmyhealth prestige medical plan** and **PRUmed lifelong care plan**. **Critical Illness Plan(s)** means **PRUHealth Guardian Critical Illness Plan**, **PRUHealth Baby Guardian Critical Illness Plan**, **PRUHealth Critical Illness Extended Care III** and **PRUHealth Critical Illness First Protect II**.

³ You may apply for tax deduction in Hong Kong on your qualifying premiums paid for the **VHIS Plan(s)** and **PRURetirement Deferred Annuity Plan**, but the premium refund would not be entitled to the tax deduction. For details of the tax deduction, please refer to the relevant product brochures.

⁴ The promotion is also applicable for the Outpatient Care Benefit of **PremierFlex Medical Plan**.

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Please refer to the relevant terms and conditions for more about the offer.

Terms and Conditions

1. This premium refund (the “Premium Refund”) under **PRUExcellent Promotion Campaign** (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 October to 31 December 2024, both dates inclusive (the “Promotion Period”).
2. This promotion is only applicable to eligible customers. Eligible customer means any individual who (a) has at least 1 active MPF account under the MPF schemes distributed by Prudential; (b) is an insured member of an active group life policy issued by Prudential; and/or (c) is an insured member (including being an insured dependent) of an active group medical policy issued by Prudential General Insurance Hong Kong Limited, at the time of his/her plan policy application submission, with service from financial consultants of Prudential or Prudential General Insurance Hong Kong Limited. Eligible customers should still have such MPF account active or still be an insured member of an active group medical policy/group life policy when they apply for the relevant new policy(ies) under the Promotion (“Eligible Customers”).
3. The Promotion is only applicable to the policies applied through financial consultants of Prudential.
4. The Promotion offer is NOT applicable to policyholders who are also financial consultants of Prudential, employees of Prudential General Insurance Hong Kong Limited or employees of Prudential.
5. The Premium Refund amount for **PRURetirement Deferred Annuity Plan** and **VHIS Plans** would not be entitled to the tax deduction in Hong Kong. For details of the tax deduction, please refer to the relevant product brochure.
6. In order to be eligible for the Promotion,
 - (i) eligible customers must have successfully applied for and submitted the completed application for the selected plan(s) within the Promotion Period;
 - (ii) eligible customers must fill in the above promotion code on the application form via e-Submission through financial consultants to Prudential. Each policy can only use the promotion code once ;
 - (iii) **Evergreen Wealth Multi-Currency Plan** and **PRURetirement Deferred Annuity Plan** must have been successfully issued by us on or before 31 January 2025, other Selected Plan(s) must have been successfully issued by us on or before 28 February 2025 respectively.
 - (iv) If the Selected Plan(s) is a supplementary benefit, it must be submitted with a newly applied basic plan of any Selected Plan(s);
 - (v) the Selected Plan(s) must remain in force when we apply the Premium Refund to the Selected Plan(s); and
 - (vi) all the premiums and levy(ies) must have been fully settled when due.

The Selected Plan(s) that have met all applicable requirements as set out in clause 6 will be eligible for the premium refund (the “Eligible Plan(s)”). Otherwise, the Premium Refund will be forfeited.
7. The Promotion is subject to quota availability which will cease without any prior notice when the quota is used up.
8. 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 the dates listed in the table:

Premium Payment Mode	Date of Premium Refund		
	Evergreen Wealth Multi-Currency Plan		Other Selected Plans
	1 st batch (1%/1.5% of the first year annualized premium)	2 nd batch (1%/1.5% of the first year annualized premium)	
Annual mode	On or before 31 August 2026	On or before 31 August 2027	On or before 31 August 2026
Semi-annual mode	On or before 28 February 2027	On or before 29 February 2028	On or before 28 February 2027
Quarterly mode			
Monthly mode			

The above premium payment mode means the premium payment mode at the time of policy issuance. 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 undistributed or unused amount of Premium Refund will be forfeited if the policy is no longer in force.

9. We shall restrict any withdrawal of Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (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.
10. The Premium Refund is offered to each Eligible Plan. If a customer has successfully applied for more than 1 Eligible Plan during the Promotion Period, and fulfilled all other requirements stated under these terms and conditions, each Eligible Plan will be qualified for the Premium Refund.

Terms and Conditions

11. For any alterations of the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount, change of premium term, decrease in guaranteed monthly annuity or change of premium payment period, an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of PRUHealth Major, if applicable, a reduction in territorial scope of cover or a decrease of sum assured), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible 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 increase in notional amount, change of premium term, increase in guaranteed monthly annuity or change of premium payment period, a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of PRUHealth Major, if applicable, an expansion in territorial scope of cover or increase of sum assured), 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 Eligible Plan(s) will still qualify for the Premium Refund, we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clauses 14 and 15 for calculation of the first year annualised premium). In addition, for any alterations after policies issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Eligible Plan(s), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
12. The Promotion will not be offered to the Selected Plan(s) applied for or in-force before 30 September 2024, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
13. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium excluding levy.
14. The first year's total annualised premium is calculated in USD. For policies in other currencies, the exchange rate of AUD 1.3 to USD 1, CAD 1.2 to USD 1, GBP 0.65 to USD 1, RMB 6.5 to USD 1 or HKD 7.8 to USD 1 will be applied to determine the USD-equivalent first year total annualised premium.
15. If the premium of all the Eligible Plan(s) is/are paid on a non-annual basis, its first year's annualised premium shall be the total amount of premium payments made in the first 12 months. If the premium of the Eligible Plan(s) is/are paid on a monthly basis, the respective first year's annualised premium shall be equal to 12 times the monthly payment.
16. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified, while the promotion cannot be used in conjunction with other e-vouchers and other promotional offers associated with promotion codes.**
17. We reserve the right to make the final decision to accept any applications. The application with a valid promotion code may be rejected due to the consideration of insurability (including but not limited to the health of the life assured) and result in being ineligible to enjoy the Promotion.
18. 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.
19. The Selected Plan(s) is/are underwritten by Prudential and is/are subject to all the respective policy terms and conditions. For product information, please refer to the terms and conditions set out in the product brochure and specimen policy(ies) issued by us.
20. We reserve the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, we 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 flyer 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 deduction. 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 PRURetirement Deferred Annuity Plan and VHIS Plans, please refer to www.ia.org.hk/en and www.whis.gov.hk/en.

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