Terms & Conditions:

1. This Paid-up/Maturity Policy Promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential") and covers the period from 1 March to 31 August 2025, both dates inclusive (the "Promotion Period").

2. "Selected Customer(s)" must be:

   (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**/**Evergreen Wealth Income Plus**/ **Evergreen Wealth Multi-Currency Plan**/**PRU**crisis cover lifelong protector/**PRU**myhealth lifelong crisis protector/**PRU**myhealth crisis lifelong care/ **PRU**myhealth crisis multi-care/**PRU**crisis cover smartchoice/ **PRU**crisis cover smartchoice extra/**PRU**health critical illness care/ **PRU**health critical illness multi-care/**PRU**health critical illness multi-care prestige/**PRU**life protector/**PRU**life saver/ **PRU**Retirement Deferred Annuity Plan non single premium policy(ies) and which the final premium payment will be settled from 1 May to 30 June 2025; or

   (ii) the policyholders of **Endowment Assurance**/ **PRU**Life 5-year Saver/ **PRU**save plus/**Easi-PRU**save plus/**PRU**mylife 8-year wealthbuilder policy(ies) that become mature from 1 May to 30 June 2025; or

   (iii) the policyholders who are eligible to receive the cash payment of **Best Start Plan** from 1 May to 30 June 2025.

   The services of the policy(ies) listed above must have also been provided by Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered") at the commencement of the Promotion Period.

3. In order to be eligible for the Promotion, the Selected Customer(s) must have, within the Promotion Period specified above, successfully applied for and submitted to Prudential the completed application through Standard Chartered for any of the selected life insurance plans listed in the table above (the "Selected Plan(s)") and the policy(ies) of which must have been issued by Prudential on or before 31 October 2025.

4. 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.

5. Migration cases from any in-force designated original medical plan(s) to any VHIS certified plan(s) are not eligible for the Promotion.

6. 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.

7. 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, a decrease in guaranteed monthly annuity 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, an increase in guaranteed monthly annuity 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 qualify for the premium refund and we will use the lowest first year annualised premium of such Selected Plan(s) to calculate the premium refund amount (please refer to clause 9 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance and before the payment of 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.

8. **The Promotion can be used in conjunction with other promotion offers unless otherwise specified.**

9. 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.

10. The amount of premium refund will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows:

Premium payment mode	Date of Premium Refund
Annual mode	On or before 30 April 2026
Semi-annual mode /Quarterly mode/ Monthly mode	On or before 31 October 2026

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 premium refund will be forfeited if the policy is no longer in force.

11. 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.

12. The amount of premium refund will not be entitled to the tax deduction. For details of the tax deduction, please refer to the product brochure.

13. If the Selected Customer chooses to transfer the maturity value of **Endowment Assurance**/ **PRU**Life 5-year Saver/ **PRU**save Plus/ **Easi-PRU**save Plus/ **PRU**mylife 8-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.

14. 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.

15. 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.

16. 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 life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (Part of Prudential plc (United Kingdom)) ("Prudential"). Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by the Prudential's Hong Kong Office at 8/F, Prudential Tower, The Gateway, Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days for face-to-face distribution (including webpage and mobile app) or 30 days for non-face-to-face distribution, after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.

Standard Chartered is an insurance agent of Prudential.

As the issuer of the life insurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of Standard Chartered. This promotion is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. Standard Chartered does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall Standard Chartered be held liable in any manner whatsoever in relation to your contract of insurance.

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 **PRU**Retirement Deferred Annuity Plan and VHIS plans, please refer to www.ia.org.hk/en and www.vhis.gov.hk/en respectively.

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 and Standard Chartered do 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 does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.

Whether to apply for insurance coverage is your own individual decision. **During the sales process, this document 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.**

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Standard Chartered and the customer out of the selling process or processing of the related transaction, Standard Chartered is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved directly between Prudential and the customer.

Prudential Customer Service Hotline Dedicated for Standard Chartered Bank (Hong Kong) Limited: 2281 1188

www.prudential.com.hk

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