Terms and Conditions

1. This Paid-up/Maturity Policy Promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 1 January 2026 to 30 June 2027, 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 Insurance II**/ **Evergreen Wealth Income Plus Insurance Plan**/ **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 January to 30 April 2026; or

   (ii) the policyholders of **Endowment Assurance**/ **PRU**Life 5-year Saver/ **PRU**save plus/ **Easi-PRU**save plus/ **PRU**mylife 8-year wealthbuilder/ **PRU**Save 3-year policy(ies) that become mature from 1 January to 30 April 2026; or

   (iii) the policyholders who are eligible to receive the cash payment of **Best Start Plan** from 1 January to 30 April 2026.

   The services of the policy(ies) listed above must have also been provided through the Agency channel of Prudential 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, successfully applied for and submitted the completed application through the Agency channel of Prudential 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 by Prudential on or before 31 August 2027.

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 or plan migration (if applicable), or 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). If the Selected Customer has successfully applied for more than 1 Selected Plan during the Promotion Period and fulfilled all other requirements stated under these terms and conditions, each Selected Plan will qualify for the premium refund. 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 to 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 to 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 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 to calculate the premium refund amount (please refer to clause 10 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, while the Promotion cannot be used in conjunction with other Paid-up/Maturity Policy Promotion or Paid-up Policy Promotion.**

9. In order to be eligible for the prevailing offer(s), the Selected Customer(s) must have met all the relevant terms and conditions of the corresponding prevailing offer(s). For details, please refer to the relevant promotion flyer(s).

10. 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.

11. The premium refund amount 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 29 February 2028
Semi-annual mode / Quarterly mode / Monthly mode	On or before 31 August 2028

The above premium payment mode means the premium payment mode at the time of policy issuance. A 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 the PDA) until the premium refund amount is fully utilised. Any undistributed or unused premium refund will be forfeited if the policy is no longer in force.

12. 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 the 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.

13. The premium refund amount for **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan, **PRU**Health FlexiChoice Medical Plan and **PRU**Retirement Deferred Annuity Plan is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

14. 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/ **PRU**Save 3-year 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, the 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 Hong Kong Limited and is/are subject to all 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 us.

17. 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 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 deduction (if applicable). 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.

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