

Enrol in **Selected Health Insurance Plan(s)** and enjoy up to a **70% premium refund**

From **1 October to 31 December 2026**, when you successfully take out the Selected Health Insurance Plan(s) below, we will give you a **50% premium refund** (the “Basic Premium Refund”).

Based on your insurance needs, if you also successfully take out the **PRURetirement Deferred Annuity Plan**¹ (certified by the Insurance Authority as a Qualifying Deferred Annuity Policy) during the Promotion Period, we will give you an **extra 20% premium refund** (the “Extra Premium Refund”) on your **Selected Health Insurance Plan(s)**, so you can enjoy a **total premium refund of up to 70%**!

Selected Health Insurance Plan(s)	Plan type	Premium refund on the Selected Health Insurance Plan(s)'s first year annualised premium		
VHIS plan(s)		Basic Premium Refund	 Extra Premium Refund	 Total premium refund
PRUHealth VHIS VIP Plan ¹ – HKD/USD plan	Basic plan & supplementary benefit			
PRUHealth CoreChoice Medical Plan ¹ – HKD plan				
PRUHealth VHIS EasyChoice Plan ¹ – HKD/USD plan	Basic plan			
PRUHealth FlexiChoice Medical Plan ¹ – HKD/USD plan	Supplementary benefit	50% + 20% = 70% (If you also take out PRURetirement Deferred Annuity Plan¹)  合資格延期年金保單 Qualifying Deferred Annuity Policy		
Medical protection plan(s)				
PremierFlex Medical Plan – HKD/USD plan (including the optional supplementary benefit – Outpatient Care Benefit (if applicable))	Basic plan & supplementary benefit			
PRUhealth medical plus – HKD/USD plan				
PRUmyhealth prestige medical plan ¹ – HKD/USD plan (including the optional supplementary benefit – Outpatient Benefit (if applicable))				
PRUmed lifelong care plan – HKD/USD plan	Supplementary benefit			

The premium refund amount for the VHIS plan(s) and **PRURetirement Deferred Annuity Plan** is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

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

¹ This plan is available for sale in Hong Kong only.

Terms and Conditions

- The premium refund on the Selected Health Insurance Plan(s) (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 October to 31 December 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – (i) 50% first year annualised premium refund on selected health insurance plans (the “Basic Premium Refund”); and (ii) extra 20% first year annualised premium refund on selected health insurance plans for Deferred Annuity Plan Customer (as defined in clause 6(ii)) (the “Extra Premium Refund”) (if applicable). Basic Premium Refund and Extra Premium Refund are collectively referred to as the “Premium Refund”.
- The Promotion is applicable to the policies applied for through the Agency channel or Broker channel of Prudential.
- The Promotion is applicable to the following health insurance plans (including basic plans, supplementary benefits and optional supplementary benefits (including Outpatient Care Benefit and Outpatient Benefit)) (the “Selected Health Insurance Plan(s)”):
 - PRUHealth VHIS VIP Plan, PRUHealth CoreChoice Medical Plan, PRUHealth VHIS EasyChoice Plan and PRUHealth FlexiChoice Medical Plan** (certified plans under the Voluntary Health Insurance Scheme) (the “VHIS Plan(s)”); and
 - PremierFlex Medical Plan, PRUhealth medical plus, PRUmed lifelong care plan and PRUmyhealth prestige medical plan.**
- The Premium Refund amount for the VHIS Plan(s) and **PRURetirement Deferred Annuity Plan** is not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).
- In order to be eligible for the Basic Premium Refund under the Promotion,
 - customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the Selected Health Insurance Plan(s) within the Promotion Period;
 - the Selected Health Insurance Plan(s) must have been issued by us on or before 28 February 2027;
 - the Selected Health Insurance Plan(s) must remain in force when we apply the Basic Premium Refund to the Selected Health Insurance Plan(s); and
 - all the premiums and levy(ies) (if applicable) must have been fully settled when due.Selected Health Insurance Plan(s) will be eligible for the Basic Premium Refund (the “Eligible Plan(s)”) if they meet all applicable requirements set out in clause 5. Otherwise, the Basic Premium Refund will be forfeited.
- In addition, in order to be eligible for the Extra Premium Refund under the Promotion,
 - customers (i.e. policyholders of the Selected Health Insurance Plan(s)) must have successfully applied for and submitted the completed application for the **PRURetirement Deferred Annuity Plan** (the “Selected Deferred Annuity Plan”) as an individual policyholder (the “Deferred Annuity Plan Customer”) to us within the Promotion Period;
 - the Selected Deferred Annuity Plan must have been issued by us on or before 28 February 2027;
 - the Selected Health Insurance Plan(s) and the Selected Deferred Annuity Plan must remain in force when we apply the Extra Premium Refund to the Selected Health Insurance Plan(s); and
 - all the premiums and levy(ies) (if applicable) must have been fully settled when due.Eligible Plan(s) will be eligible for the Extra Premium Refund if they meet all applicable requirements set out in clause 6. Otherwise, the Extra Premium Refund will be forfeited.
- 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	
	Basic Premium Refund	Extra Premium Refund
Annual mode	On or before 31 August 2027	On or before 31 August 2028
Semi-annual mode Quarterly mode Monthly mode	On or before 29 February 2028	On or before 28 February 2029

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 the policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy (if applicable), if there is a 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.

- We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) (if applicable), if there is a 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.
- 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 qualify for the Premium Refund.

Contact your consultant or call our Customer Service Hotline

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10. For any alterations to the Eligible Plan(s) and/or the Selected Deferred Annuity Plan (if applicable) 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 an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major, if applicable, or a reduction in territorial scope of cover), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to the Eligible Plan(s) and/or the Selected Deferred Annuity Plan (if applicable) 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 a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major, if applicable, or an expansion in territorial scope of cover), 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 Eligible 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 12 for the calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Health Insurance Plan(s) and/or the Selected Deferred Annuity Plan (if applicable), the Extra Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
11. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
12. If the premium of the Eligible 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 Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
13. 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.
14. The Promotion will not be offered to the Selected Health Insurance Plan(s) applied for or already in force on or before 30 September 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
15. **The Promotion cannot be used in conjunction with the Health Plus Selected Customer Offer (MKTX/PF0829E (10/26)). Unless otherwise specified, this Promotion can be used in conjunction with any other promotional offers.**
16. The Selected Health Insurance Plan(s) and the Selected Deferred Annuity Plan are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and 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). When considering whether to purchase any of the above-mentioned plan(s), you should not rely solely on this promotional offer or this flyer. Please consider your actual circumstances and needs before making a decision.

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

This flyer is for distribution in Hong Kong and Macau only.



Enrol in **PRU**Retirement Deferred Annuity Plan and enjoy up to an **80% premium reward**

From **1 October to 31 December 2026**, when you successfully take out the **PRU**Retirement Deferred Annuity Plan¹ (**certified by the Insurance Authority as a Qualifying Deferred Annuity Policy**), we will give you up to an **80% premium reward**.

You may also apply for a **tax deduction** on your qualifying premiums paid for this plan.

Insurance plan	Premium payment period	Premium refund on the first year annualised premium	Premium discount on the first year annualised premium (If you choose annual premium payment mode)	Total premium reward on the first year annualised premium
PRU Retirement Deferred Annuity Plan ¹  合資格延期年金保單 Qualifying Deferred Annuity Policy	5 years	32%	8%	= Up to 40%
	10 years	64%	16%	= Up to 80%

¹ The premium refund amount and premium discount amount are not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the relevant product brochure(s).

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

The Promotion **cannot** be used in conjunction with any other promotional offers, including but not limited to selected customer offers and promotion code offers.

Contact your consultant or call our Customer Service Hotline

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Terms and Conditions

1. The premium reward on the **PRU**Retirement Deferred Annuity Plan (the “Premium Reward”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 October to 31 December 2026, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers:
 - (i) a premium refund of 32% (for the 5-year premium payment period) or 64% (for the 10-year premium payment period) on the first year annualised premium (applicable for all premium payment modes) (the “Premium Refund”); and
 - (ii) a premium discount of 8% (for the 5-year premium payment period) or 16% (for the 10-year premium payment period) on the first year annualised premium (applicable for annual premium payment mode only) (the “Premium Discount”).

For policies with an annual premium payment mode, the Premium Refund and Premium Discount together provide a Premium Reward of 40% (for the 5-year premium payment period) or 80% (for the 10-year premium payment period) on the first year annualised premium.
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel of Prudential.
3. The Premium Refund amount and Premium Discount amount are not eligible for tax deduction in Hong Kong. For tax deduction details, please refer to the product brochure.
4. In order to be eligible for the Premium Reward under the Promotion,
 - (i) customers (i.e. policyholders) must have successfully applied for and submitted the completed application for the **PRU**Retirement Deferred Annuity Plan (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 28 February 2027;
 - (iii) for the Premium Refund,
 - (a) the Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan; and
 - (b) all the premiums and levy(ies) must have been fully settled when due;
 - (iv) for the Premium Discount,
 - (a) the Premium Discount is only applicable to the policies with an annual premium payment mode and will only be applied in the 1st policy year; and
 - (b) the Premium Discount amount will be directly deducted from the first year annualised premium (excluding levy) and customers only need to pay for the premium balance and levy.

The Selected Plan will be eligible for the Premium Refund if it meets clauses 4(i), (ii) and (iii), and also for the Premium Discount if it meets clauses 4(i), (ii) and (iv) (in each case, an “Eligible Plan”, as applicable). Otherwise, the Selected Plan will cease to qualify for the Premium Refund or the Premium Discount, as applicable.
5. For the Premium Refund:
 - (i) 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	Premium payment period	Premium Refund	Date of Premium Refund			
			1 st batch	2 nd batch	3 rd batch	4 th batch
Annual mode	5 years	32% (8% each batch)	On or before 31 August 2027	On or before 31 August 2028	On or before 31 August 2029	On or before 31 August 2030
	10 years	64% (16% each batch)				
Semi-annual mode Quarterly mode Monthly mode	5 years	32% (8% each batch)	On or before 29 February 2028	On or before 28 February 2029	On or before 28 February 2030	On or before 28 February 2031
	10 years	64% (16% each batch)				

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 the policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if there is a 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.

- (ii) We shall restrict any withdrawal of the Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies), if there is a remaining balance in the PDA).
- (iii) For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium payment period (including but not limited to partial surrender), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations to 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 payment period (including but not limited to an increase in guaranteed monthly annuity), 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 Eligible 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 5(v) for calculation of the first year annualised premium).
- (iv) 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.

- (v) If the premium of the Eligible 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 Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
6. For the Premium Discount:
- (i) For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the first policy year (including but not limited to partial surrender), or if there is any change of premium payment mode during the first policy year, the respective Eligible Plan(s) will NOT be eligible for the Premium Discount. In such case, we will reverse the first year premium paid for the respective Eligible Plan(s) and re-calculate the premium payable after the alteration without the Premium Discount, and you will need to settle the new premium payable. For any alterations to the Eligible Plan(s) after policy issuance (within or after the cooling-off period), which result in an increase of premium payable within the first policy year (including but not limited to an increase in guaranteed monthly annuity), the increased portion of the premium will NOT be eligible for the Premium Discount.
- (ii) In the event of any reversal of the first year premium resulting in the failure to receive the first year premium when due (including but not limited to a payment rejection by the bank), the Premium Discount will be forfeited.
7. In the event that the Eligible Plan is cancelled during the cooling-off period, we will return the actual premium and levy you paid in the payment currency.
8. The Premium Reward 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.
9. The Premium Reward 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 qualify for the Premium Reward.
10. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 September 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
11. **The Promotion cannot be used in conjunction with any other promotional offers, including but not limited to selected customer offers and promotion code offers.**
12. We will calculate the Premium Reward amount based on each Eligible Plan's first year annualised premium (excluding levy).
13. The Selected Plan is underwritten by Prudential Hong Kong Limited, and is subject to all 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.
14. 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.

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