

Double the Fun, Double the Reward!



The greatest gift in life is sharing

From now until 31 August 2026, selected Prudential customers who successfully refer a friend or family member will earn rewards for both!

Referral Reward · Referrer's Exclusive Rewards

When your exclusive Premium Voucher Code is successfully used by your referral to purchase a selected insurance plan:



You can enjoy free exclusive access to designated [airports or high-speed rail privileges](#) for each successful referral



Each code can be used up to **3** times — more invites, more rewards

Friends and Family Application Reward · Referral's Exclusive Rewards

When your referral purchases a new selected insurance plan using your exclusive Premium Voucher Code:



Referral can enjoy a premium rebate of HK\$ **200** per insurance plan

Referral Reward Exclusive Airports and High-speed Rail Privileges

Comprehensive coverage of major airports and high-speed rail stations across over 140 cities in mainland China and Hong Kong.
Choose **ONE** from four exclusive privileges for a more relaxing journey:

- 1x Airport Guest Service (applicable to Mainland China); or
- 1x High-Speed Rail Station Guest Service (applicable to Mainland China); or
- 1x Airport Lounge Access (applicable to Mainland China and Hong Kong only); or
- 2x High-Speed Rail Station Lounge Access (applicable to Mainland China)

Redemption Details

Easy **2** simple steps to share

1

Register and share your unique Premium Voucher Code



2

Friends and family successfully purchase a new selected insurance plan with your unique Premium Voucher Code

If you have any inquiries, please feel free to contact Prudential's financial consultant.
Or you can provide your contact information via the ["Contact Us"](#) form on Prudential's official website, and enter "Interest to learn more about the "Double the Fun, Double the Reward" promotion details" in the "More information" field.

Important Notes - Do's and Don'ts of the Promotion

Do's	Don'ts
<p>Referrer</p> <ul style="list-style-type: none"> • Should only base referrals on positive self-experience with Prudential, including their relationship, customer experience, and brand appreciation, when recommending the promotion to refereee • Should only conduct referrals in Hong Kong to refereees who are also located in Hong Kong 	<p>Referrer</p> <ul style="list-style-type: none"> • Must not encourage, persuade, convince, or recommend any specific insurance products to the refereee • Must not explain details of any insurance products to the refereee • Must not involve in the policy application process of refereee
<p>Referee</p> <ul style="list-style-type: none"> • Should consult a financial consultant of Prudential to understand their protection needs and product features • Should obtain consent of referrer to use his/her Premium Voucher Code for the application of Prudential's insurance plans • Should fill in the Premium Voucher Code on the application form via e-Submission 	<p>Referee</p> <ul style="list-style-type: none"> • Must not use the referrer's Premium Voucher Code to apply any Prudential's insurance plans without obtaining consent from the referrer • Must not change the Premium Voucher Code after the application is submitted

Terms and conditions of "Double the Fun, Double the Reward" Promotion

- The "Double the Fun, Double the Reward" Promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 5 June 2026 to 31 August 2026, both dates inclusive ("the Promotion Period"). The Promotion consists of 2 offers - the "Application Reward" and "Referral Reward".
- The Promotion is only applicable to the policies applied through the Agency channel of Prudential in Hong Kong.
- Eligibility**
To be eligible for a Successful Referral and to receive the Application Reward (for the case of Eligible Referee) or Referral Reward (for the case of Eligible Referrer) under the Promotion, the following conditions in Clause 3 and 4 must be met:
 - To be eligible as a referrer (the "Eligible Referrer"), an individual must hold a valid Hong Kong Identity Card.
 - Eligible Referrer must register through the promotion platform at <http://pruhk.co/mgm2026-campaign-site-en> (the "Promotion Platform") using the same personal information— including first name, last name, mobile number and email address — as provided when purchasing the policy. Upon successful registration within the Promotion Period, the Eligible Referrer will receive a unique Premium Voucher Code (the "Premium Voucher Code"). Each Eligible Referrer can only register once to acquire a Premium Voucher Code.
 - Eligible Referrer must become a Prudential customer by holding an in-force individual life insurance plan during the Promotion Period and when we conduct the fulfilment of the Referral Reward.
 - To be eligible as a refereee (the "Eligible Referee"), customers must successfully submit a new Selected Plan(s) (the "Selected Plan(s)") with the Premium Voucher Code during the Promotion Period. Selected Plan(s) refers to individual life insurance plan (including basic plans and/or supplementary benefits except PRUuniversal life wealth planner, Investment linked Assurance Schemes, less than or equal to 3 year premium term and single premium term products) issued and underwritten by Prudential.
 - Eligible Referee's Selected Plan(s) must be issued by Prudential on or before 30 September 2026, and remain in force when we conduct the fulfilment of Application Reward and Referral Reward.
 - All the premiums and levy (les) must have been fully settled when due.
- The Eligible Referrer should only base referrals on positive self-experience with Prudential, including their relationship, customer experience, and brand appreciation, when recommending the promotion to the Eligible Referee, and should only conduct referrals in Hong Kong to Eligible Referees who are also located in Hong Kong. The Eligible Referrer must not encourage, persuade, convince, or recommend any specific insurance products, or explain details of any insurance products, to the Eligible Referee and must not be involved in the policy application process of the Eligible Referee; while the Eligible Referee should consult with a financial consultant to understand his/her protection needs and product features. Financial consultants are responsible for the policy application, thus, the Eligible Referee should only contact a financial consultant directly regarding the policy application (meaning, the Eligible Referee should not contact the Eligible Referrer regarding the policy application). The Eligible Referrer is not a financial consultant and should not participate in the application process. The premium of the policy should be paid to Prudential (not the Eligible Referrer).
- Eligible Referee(s) may apply for a Selected Plan(s) through the Agency channel of Prudential in Hong Kong, but not through the Eligible Referrer. Eligible Referrers do not represent Prudential and must not be involved in the arrangement of any insurance policy.
- Friends and Family Application Reward ("Application Reward")**
 - The Application Reward is available exclusively to Eligible Referee.
 - Each Premium Voucher Code is valid for up to 3 redemptions. Prudential reserves the right to invalidate any Premium Voucher Code once its redemption limit has been reached, without prior notice.
 - A valid Premium Voucher Code must be entered in the application form via e-Submission. Only 1 Premium Voucher Code can be used per policy.
 - Each redemption of the Premium Voucher Code provides a premium rebate of HKD 200 (the "Premium Rebate") per policy.
 - Each use of the Premium Voucher Code has a face value that is equivalent to a fixed Premium Rebate amount, which can be applied to the Selected Plan(s) under the same policy if all requirements stated under these terms and conditions are met. Otherwise, the Premium Rebate will be forfeited.
 - The amount of Premium Rebate will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy on or before 30 September 2027. 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 Rebate is fully utilised. Any undistributed Premium Rebate will be forfeited if the policy is no longer in force.
 - We shall restrict any withdrawal of Premium Rebate from the PDA and Premium Rebate is only intended for the settlement of future premium (and levy(ies) if there is remaining balance in PDA). The Premium Rebate 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 Promotion will not be offered to the Selected Plan(s) in force on or before 5 June 2026, or to any other basic plan or supplementary benefit(s), or to any policy conversion or plan migration.
 - The Promotion can be used in conjunction with other promotional offer unless otherwise specified. For the avoidance of doubt, the Promotion cannot be used in conjunction with other promotional offer that requires to input promotion code.
 - The Premium Rebate 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 Rebate under the terms and conditions of the Promotion are satisfactorily fulfilled.

7. **Referral Reward**

- (i) The Referral Reward is available exclusively to Eligible Referrer.
- (ii) Both Eligible Referrer and Eligible Referee should fulfil the clause 3 and 4, as one of the criteria of 'Successful Referral'.
- (iii) In respect of a Successful Referral, the Eligible Referrer and Eligible Referee must be separate and distinct individuals. Self-referrals shall not be deemed valid under any circumstances.
- (iv) For each Successful Referral, Eligible Referrer will be awarded one complimentary DragonPass point ("DragonPass Point"). Each "DragonPass Point" can be used for either one of the options below (the "Referral Reward"):
 - One airport lounge access (only applicable to Mainland China and Hong Kong SAR); or
 - One airport guest service (only applicable to Mainland China); or
 - One High Speed Rail guest service (only applicable to Mainland China); or
 - Two High Speed Rail lounge accesses (only applicable to Mainland China).

DragonPass Company Limited is the service provider of Referral Reward.

- (v) The maximum number of Successful Referrals for an Eligible Referrer is capped at 3 during the Promotion Period.
 - (vi) The Referral Reward will be sent to the Eligible Referrer within 90 working days after Eligible Referee policy issue date via email or SMS channels.
 - (vii) For redemption of the Referral Reward, please click on the link in the email / SMS, register for an account or log onto the DragonPass website. Then, you can redeem your "DragonPass Point" by entering the redemption code shared via email / SMS.
 - (viii) Once Referral Reward has been issued, it will not be reissued under any circumstances.
 - (ix) Referral Reward fulfilment is subject to verification of eligibility and compliance with all Terms and Conditions. Prudential reserves the right to delay or withhold Referral Reward pending investigation.
 - (x) Notification email or SMS issued to the Eligible Referrer will not be re-issued in case of loss or damage. The Referral Reward cannot be refunded, transferred/resold, exchanged for cash and is not replaceable for other promotions. In the event of any loss, invalidity, or expiry, the Referral Reward will not be re-issued.
 - (xi) Prudential is not the manufacturer/supplier of the Referral Reward and is not the agent of such manufacturer/supplier. The use of the Referral Reward is subject to the terms and conditions imposed thereon by the individual manufacturer/supplier. Prudential shall not be liable for any responsibilities regarding the use or enjoyment of the Referral Reward. Prudential also disclaims any responsibility or liability for the availability and quality of the Referral Reward. Any disputes arising from the Referral Reward shall be resolved by the recipients and the manufacturer/supplier of the Referral Reward directly. Prudential and the manufacturer/supplier of the Referral Reward will not be responsible or liable for loss or damage directly or indirectly resulting from any use or misuse of the Referral Reward.
8. The Application Reward and Referral Reward will not be applicable if the Eligible Referrer or Eligible Referee is a Prudential financial consultant.
9. If the Eligible Referee successfully purchases a new policy using the Premium Voucher Code, but the Eligible Referrer does not hold an in-force plan within the Promotion Period, the referral will not be considered as successful. In such cases, the Eligible Referee will not be eligible for the Application Reward.
10. 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.
11. By participating in this Promotion, participants agree that their personal data may be collected, used, and disclosed by Prudential for the purposes of administering the Promotion and issuing the Referral Reward, in accordance with Prudential's Privacy Policy.
12. Prudential reserves 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.
13. If there is any conflict between the information contained in the promotional materials and these terms and conditions, these terms and conditions shall apply and prevail.
14. In the event of discrepancies in the terms and conditions between the English and Chinese versions, the English version shall prevail.

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

This flyer 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.

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