

“Prestige Travel Privileges” Terms and Conditions

1. “Prestige Travel Privileges” (the “Promotion”) is provided by Prudential Hong Kong Limited (“Prudential” or “we”). The promotion period is from 28 August 2026 to 28 February 2027, both dates inclusive (the “Promotion Period”).
2. The Promotion is only applicable to policy applications successfully submitted through the Agency channel of Prudential in Hong Kong.

3. Details of the Promotion Reward

- a. Each Eligible Customer will receive 2 complimentary DragonPass Points redemption codes, which can be used on the DragonPass redemption platform to redeem two DragonPass Points (the “Promotion Reward”). Each Eligible Customer may enjoy the Promotion Reward once only during the Promotion Period. Each DragonPass Point can be redeemed for one of the following services (the “Guest Service Privileges”) at the DragonPass redemption platform:
 - I. One Airport Lounge Access (only applicable to Mainland China and Hong Kong SAR); or
 - II. One Airport Guest Service (only applicable to Mainland China); or
 - III. One High Speed Rail Station Guest Service (only applicable to Mainland China); or
 - IV. Two High Speed Rail Station Lounge Access (only applicable to Mainland China).

The Guest Service Privileges are provided by DragonPass Global Limited (“DragonPass”). For details of the Guest Service Privileges, please visit:

<https://pruhk.co/mgm2026-locationlist-en>.

- b. The Promotion is subject to limited quotas and available on a first-come-first-served basis whilst stocks last.

4. Eligibility

To be eligible for the Promotion Reward, the policyholder (the “Eligible Customer”) must ensure that their policy application(s) meets all of the following requirements during the Promotion Period (the “Eligible Policy”):

- a. any new application for a policy of any individual life insurance plans (except supplementary benefits, policy conversion or policy migration, PRUuniversal life wealth planner, Investment Linked Assurance Schemes, plans with less than or equal to 3 year premium term and single premium term plans) (the “Selected Plan(s)”) issued and underwritten by Prudential with its completed application form successfully submitted to Prudential within the Promotion Period;
- b. the Selected Plan(s) must have been successfully issued by Prudential on or before 28 March 2027;
- c. the policy must still be in force at the time of redemption of the Promotion Reward; and

- d. all premiums and levy(ies) due and payable must have been fully settled.
- e. Each Eligible Customer who applies for the Selected Plan(s) during the Promotion Period and accumulates an aggregate Annualized First Year Premium ("AFYP") of HK\$300,000 or above (excluding levy(ies), if applicable) shall be entitled to receive the Promotion Reward. The Selected Plan(s) must satisfy all applicable requirements stated in clauses 3(a) to 3(d) to qualify for the Promotion Reward, otherwise the Promotion Reward shall be forfeited.
- f. 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.

5. Definition of Annualized First Year Premium

- a. "AFYP" refers to the First Year premium payment of the Selected Plan(s) and shall be calculated as 100% of the annual premium for a regular premium policy. If the premium of the Selected Plan(s) is paid on a non-annual basis, its AFYP shall be the total amount of premium payments made in the first 12 months. For example, if the premium of the Eligible Policy is paid on a monthly basis, the respective AFYP shall be equal to 12 times the monthly premium payment.
- b. The AFYP is calculated in Hong Kong dollars (HKD). For policies in other currencies, the exchange rates of AUD 1 to HKD 6, CAD 1 to HKD 6.5, GBP 1 to HKD 11, RMB 1 to HKD 1.2 or USD 1 to HKD 7.8 will be applied to determine the amounts in HKD.

6. Promotion Reward Fulfilment and Redemption

- a. Notification of the DragonPass redemption platform link, the redemption code for the Promotion Reward, usage details and relevant terms and conditions will be sent to the email address or mobile phone number provided to Prudential by the Eligible Customer at the time of policy application via email or SMS within 90 working days after the Eligible Customer has successfully accumulated the qualifying AFYP and after the end of the cooling-off period of the last Eligible Policy. Prudential is not responsible for verifying the accuracy of the email address or mobile phone number provided by the Eligible Customer. The redemption code for the Promotion Reward is non-transferable/resalable, non-redeemable for cash, and non-exchangeable for other offers. Prudential shall not be responsible for any failure, delay or loss of delivery of the redemption code resulting from inaccurate or incomplete information submitted and will not re-issue the redemption code nor extend the redemption period.
- b. To redeem the Promotion Reward, please click the link in the email or SMS, log on to the DragonPass redemption platform and enter the redemption code provided in the email or SMS to claim your DragonPass Points. The DragonPass Points may then be redeemed for the Guest Service Privileges.
- c. Once issued, the redemption code for the Promotion Reward will not be re-issued under any circumstances.

- d. Promotion Reward fulfilment is subject to verification of eligibility and compliance with all terms and conditions. Prudential reserves the right to delay or withhold the issuance of the redemption code pending verification.

7. Important Terms

- a. For any alterations of the Eligible Policy 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 downgrade of plan level, decrease in sum assured, decrease in notional amount, decrease in guaranteed monthly annuity or change of premium term), the Promotion Reward shall be forfeited without prior notice. For any alterations of the Eligible Policy 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 upgrade of plan level, increase in sum assured, increase in notional amount, increase in guaranteed monthly annuity or change of premium term), the increased portion of premium will not be counted towards the AFYP requirement. Notwithstanding the above, if there are any changes in the premium payment mode during the first policy year, the Eligible Customer may still enjoy the Promotion Reward provided that the Eligible Policy continues to satisfy the AFYP requirement. In addition, any request to change the policyholder of the Eligible Policy after policy issuance (within or after the cooling-off period) and before redemption of the Promotion Reward will result in the Promotion Reward being fully forfeited without prior notice.
- b. If the services and/or products relating to the Promotion Reward cannot be provided for any reason, Prudential reserves the right to substitute them with other privileges at any time. The value and type of such substitute privileges may differ from those offered under this Promotion. In the event of any dispute regarding this Promotion, Prudential's decision shall be final and conclusive.

8. Third Party Terms

- a. The Promotion Reward is provided by an independent third-party product or service supplier. Use of the Promotion Reward is subject to the terms and conditions imposed by the supplier. Prudential is not the supplier of the products or services and is not the agent of such supplier. Prudential shall not be responsible or liable for the quality, supply, or any consequences arising from the use of such products and/or services. In the event of any dispute, please contact the relevant product or service supplier directly. Prudential and the supplier reserve the right to revise, suspend, or cancel the relevant terms and conditions at any time without prior notice. Prudential and the supplier shall have the absolute discretion to make the final decision.

9. General Terms

- a. The Promotion will not be offered to any Selected Plan(s) applied for or in force on or before 27 August 2026, or to any other basic plan, supplementary benefit, policy conversion or plan migration (if applicable).

- b. Unless otherwise specified, the Promotion can be used in conjunction with other promotional offers. All policy applications are subject to Prudential's underwriting approval and policy issuance. Prudential reserves the right to accept or decline any application.
- c. Prudential reserves the right to amend these terms and conditions without prior notice. In case of dispute, Prudential's decision shall be final and conclusive.
- d. 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.
- e. These terms and conditions are governed by the laws of the Hong Kong Special Administrative Region and the Hong Kong Courts shall have exclusive jurisdiction in any dispute arising out of or in connection with this Promotion.
- f. 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 Promotion Reward, in accordance with Prudential's Privacy Policy.
- g. 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 the relevant product brochure and policy document and read carefully. Prudential will be happy to provide a specimen policy upon request.

Policyholders must meet all eligibility requirements 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 general tax information provided above is for reference only. You should consult a professional tax adviser if you have any questions. For information on tax concessions applicable to PRURetirement Deferred Annuity Plan and VHIS plans, please refer to <http://www.ia.org.hk/en> and <http://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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