

全誠淘金賞抽獎之條款及細則

1. 全誠淘金賞抽獎（「抽獎活動」）由保誠財險有限公司（「保誠」）主辦。推廣期為 2026 年 10 月 12 日 00:00:00 至 2026 年 11 月 30 日 23:59:59 止（香港時間），包括首尾兩天（「推廣期」）。
2. 參加者須要符合以下條件方可合乎資格參加此抽獎（「合資格參加者」）：
 - (i) 必須年滿 18 歲及持有有效香港身份證，及必須
 - (ii) 於推廣期內，以個人名義（非機構名義）成功遞交任何保誠精選個人一般保險產品（「推廣產品」）的新保單申請；惟推廣不適用於「隨意保」、「躍動保」及「乘車保」的保單申請。
3. 合資格參加者將自動參加抽獎活動，無需登記。每成功提交一份新保單申請，即可獲得一次抽獎機會，並可累積計算。每名合資格參加者於本抽獎活動最多只限中獎一次。抽獎活動參加資格以系統成功遞交申請之紀錄為準。保誠擁有唯一和絕對的酌情權根據此條款及細則內的相關條款而決定參加者之參加資格。
4. 推廣產品由保誠提供及承保，並受保單內的所有條款及細則規限。有關產品詳情，請參閱相關的產品小冊子及保單樣本內的條款及細則。
5. 抽獎活動之獎品如下（「獎品」）：

獎品	名額
頭獎：999.9 黃金金條（1 兩）	2 名
二獎：價值港幣\$8,000 旅遊電子禮品卡	4 名
三獎：價值港幣\$2,500 Klook 禮品卡	5 名
四獎：價值港幣\$1,000 THANN 芳香按摩 SPA 療程（60 分鐘）	20 名
五獎：價值港幣\$600 THANN 洗手液及護手霜	350 名
特別獎：保誠精選「旅遊樂」首次保費 7 折折扣禮券（乙張）*	500 名

*保誠精選「旅遊樂」首年保費 7 折折扣禮券受券上有關條款及細則約束，詳情請參閱禮券上之條款及細則。

6. 抽獎活動將於 2026 年 12 月 7 日舉行。參加抽獎活動並不保證可獲得獎品。保誠將於合資格參加者名單中以電腦隨機方式抽出抽獎活動得獎者（「得獎者」）及候補得獎者。

	投保日期	抽獎日期
抽獎活動（香港時間）	2026 年 10 月 12 日至 11 月 30 日（包括首尾兩天）	2026 年 12 月 7 日

7. 抽獎結果（包括得獎者姓名及手機號碼尾 4 位數字）將於 2026 年 12 月 14 日刊登於保誠企業網站 www.prudential.com.hk，及當天香港出版的星島日報及英文虎報內。
8. 保誠將於 2026 年 12 月 31 日或之前，根據保誠記錄上合資格參加者就有關推廣產品新保單提供的電郵地址或電話號碼，以電郵或電話方式通知得獎者有關領獎詳情。得獎者須按通知所指示的方法及條款及細則領取獎品。如保誠於 2027 年 1 月 15 日或之前仍未成功聯絡得獎者，保誠將獎品轉送予候補得獎者而不作另行通知。
9. 於領取獎品時，得獎者需出示該得獎通知及其有效身份證明文件作核對，並須簽署確認信（如適用）以作領獎及記錄用途。
10. 獎品必須於指定領獎限期內在香港領取。不論任何原因，得獎者如沒有在指定領取獎品限期內領取獎品，其得獎資格將會被取消而不作另行通知，獎品亦將被視作被沒收。
11. 合資格參加者必須於推廣期內年滿 18 歲及持有效身份證明文件，否則其得獎資格將會被取消而不作另行通知。保誠保留於此抽獎活動結果刊登後再次核實得獎者身份之權利及取消任何不合資格的參加者之獲獎權利。如保誠確認得獎者為不合資格的參加者，保誠將取消其得獎資格，並將獎品轉送予候補得獎者而不作通知。
12. 電郵通知和有關獎品換領文件於送出予得獎者後若有遺失或損毀，恕不補發。此抽獎活動之所有獎品均不可退回、轉讓 / 轉

售、兌換現金或換取其他優惠。如有遺失、失效或逾期，恕不獲補發。

13. 保誠並非本抽獎活動頭獎、二獎、三獎、四獎及五獎之獎品的製造商 / 供應商，亦非該等製造商 / 供應商的代理。獎品之使用須受個別製造商 / 供應商所訂定之所有條款及條件規限。保誠不會對獎品之質素、供應、派送及與使用獎品有關事宜之任何後果負責。任何因獎品所引起的爭議應由得獎者與製造商 / 供應商直接解決。對任何因使用或不當使用獎品而直接或間接引致的任何損失或損害，保誠概不承擔任何法律責任。
14. 若本抽獎活動因但不限於電腦病毒感染、蠕蟲或木馬程式、伺服器入侵、篡改、未經授權的干預、欺詐、技術故障或任何其他保誠控制以外的原因，而破壞或影響系統安全性、公平性、誠信及本抽獎活動的正常運作，保誠有權取消任何干預參加程序的人士的參加資格，而無須發出事先通知。
15. 如有關推廣產品新保單在指定領取獎品限期前被終止或取消，保誠會將該獎品轉送予候補得獎者，並不作另行通知。
16. 參加者參加此抽獎活動，則表示參加者已明白及同意(i)保誠的私隱聲明 <https://www.prudential.com.hk/tc/privacy-policy/index.html>；(ii) 保誠的收集個人資料聲明 <https://www.prudential.com.hk/tc/personal-information-collection-statement>；(iii) 保誠使用閣下的個人資料作是次抽獎活動通訊及領獎之用；及 (iv)此抽獎活動之所有條款及細則。如欲取消或退出此抽獎活動，可電郵至 gi.marketing@prudential.com.hk 以告知保誠。如在 2026 年 11 月 30 日或之前未收到有關的取消或退出抽獎請求，將被視為同意參加本抽獎活動，並已閱讀、瞭解並同意本抽獎活動的條款及細則。
17. 本抽獎活動受保誠之條款及細則約束。保誠對本條款及細則擁有絕對解釋權。如有任何爭議，保誠擁有最終決定權。
18. 若宣傳材料中包含的資料與此條款和細則之間存在任何抵觸，一概以本條款和細則為準。
19. 如此條款及細則之中文及英文版本存有歧異，一概以英文版本為準。
20. 推廣生意的競賽牌照號碼：62036

註

以上資料只供參考之用，不能作為保誠與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。客戶投保與否乃個人之獨立決定。在銷售過程中此單張必須與有關產品小冊子一起閱讀。有關保險計劃之完整產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。如有需要，保誠樂意提供保單樣本以供閣下參考。

此單張僅旨在香港派發，並不能詮釋為保誠在香港境外提供、出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠不會在該司法管轄區提供或出售該保險產品。

此單張由保誠財險有限公司（保誠集團成員）所刊發。倘若中文與英文版本有不一致之處，一切條款及細則以英文版為準。



Terms and Conditions of Prudential Golden Reward Lucky Draw

1. **Prudential Golden Reward Lucky Draw** ("Lucky Draw") is organised by Prudential General Insurance Hong Kong Limited ("Prudential"). The promotion period starts from 12 October 2026 00:00:00 to 30 November 2026 23:59:59 (Hong Kong time), both dates inclusive ("Promotion Period").
2. To be eligible for the Lucky Draw, participant must fulfil the following requirements ("Eligible Participant(s)"):
 - (i) Must be aged 18 or above with a valid Hong Kong Identity Card ("HKID") and
 - (ii) During the Promotion Period, participant(s) who successfully submit new application for any new policy of **PRUChoice** Personal General Insurance Plans ("Promotional Product(s)") in a personal capacity (not an entity), provided that "Worry Free", "Sporty Safe" and "Journey Safe" are excluded from this Promotion.
3. Eligible Participant(s) will automatically enter the Lucky Draw without any further registration. Each successfully submitted new policy application will receive one chance to enter the Lucky Draw and the entries are cumulative. Each Eligible Participant can win no more than once in this Lucky Draw. Eligibility for the Lucky Draw will be determined according to the system record of successful application submission. Prudential has the sole and absolute discretion to determine the eligibility of any participant for this Lucky Draw with reference to the relevant clauses of these Terms and Conditions.
4. The Promotional Product is offered and underwritten by Prudential and are subject to the terms and conditions of the respective policies. For product details, please refer to their respective product brochures and their terms and conditions set out in the specimen policies.
5. The prizes of the Lucky Draw are as follows ("Prizes"):

Prizes	Quantity
First Prize: 999.9 Gold Bar (1 Tael)	2 winners
Second Prize: Value HK\$8,000 Travel e-Gift Card	4 winners
Third Prize: Value HK\$2,500 Klook Gift Card	5 winners
Fourth Prize: Value HK\$1,000 THANN Aromatic Massage Spa Treatment (60 minutes)	20 winners
Fifth Prize: Value HK\$600 THANN Hand Wash and Hand Cream Set	350 winners
Special Prize: PRUChoice Travel 30% Off initial Premium Discount Voucher*	500 winners

*The **PRUChoice** Travel 30% Off initial Premium Discount Voucher is subject to the terms and conditions stated on the voucher. Please refer to the voucher for details.

6. The Lucky Draw will be conducted on 7 December 2026. Entry to the Lucky Draw does not guarantee the winning of any Prize. The Lucky Draw winners ("Winner(s)") and replacement winners will be drawn randomly by a computer system from among the Eligible Participant(s).

	Policy Application Period	Lucky Draw Date
Lucky Draw (Hong Kong time)	12 October 2026 - 30 November 2026 (both dates inclusive)	7 December 2026

7. Results of the Lucky Draw (including each Winner's full name and the last four digits of the Winner's mobile number) will be posted on Prudential's corporate website at www.prudential.com.hk and published in Sing Tao Daily and The Standard in Hong Kong on 14 December 2026.
8. Winners will be notified by Prudential via email or phone on or before 31 December 2026 according to their email addresses and phone numbers provided by Eligible Participant(s) in Prudential's record for the relevant new policies of the Promotional Product. Winners are required to redeem their Prizes according to the instructions and terms and conditions stated in the notification email. If a Winner cannot be contacted on or before 15 January 2027, Prudential will allocate the Prize to the replacement Winner(s) without further notice.
9. Upon the Lucky Draw prize redemption, Winner(s) are required to provide such prize redemption notification and their valid proof of identity for verification purpose and to sign an acknowledgement receipt form (if



applicable) for prize redemption and record purposes.

10. Prizes must be collected in Hong Kong during the specified prize redemption period. If a Winner does not redeem nor timely redeem the Prize for any reason, he/she will be disqualified without further notice and the Prize will be considered as forfeited.
11. Eligible Participant(s) must attain age 18 or above with a valid proof of identity during the Promotion Period. Otherwise, the relevant Winner(s) will be disqualified for the Lucky Draw without further notice. Prudential reserves the right to verify the identity of the Winner(s) and disqualify any Winner(s) subsequently found to be ineligible after the publication of the results of the Lucky Draw. If it is confirmed that the Winner is not an Eligible Participant, Prudential will disqualify the winner and allocate the prize to the replacement winner(s) without any further notice.
12. Notification email or relevant Prize redemption documents issued to the Winner(s) will not be re-issued in case of loss or damage. The Lucky Draw Prize 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 Prizes will not be re-issued.
13. Prudential is not the manufacturer/supplier of the First Prize, Second Prize, Third Prize, Fourth Prize and Fifth Prize and is not the agent of such manufacturer/supplier. The use of the Prizes is subject to the terms and conditions imposed by the individual manufacturer or supplier. Prudential shall not be responsible or liable in any way whatsoever in relation to the Prizes, including but not limited to their quality, supply, delivery and use. Any disputes arising from the Prizes shall be resolved directly between the Winner and the manufacturer or supplier. Prudential shall not be responsible or liable for any loss or damage directly or indirectly resulting from any use or misuse of the Prizes.
14. If the security, fairness, integrity, or proper conduct of the Lucky Draw is impaired or affected by, including but not limited to, infection by computer virus, worms, trojan horses, denial of service attacks, tampering, unauthorized intervention, fraud, technical failures or any other causes beyond Prudential's control, Prudential reserves the right, at its sole discretion, to disqualify any individual(s) who tamper with the entry process without prior notice.
15. If the new policy under the Promotional Product(s) is terminated or cancelled before the specified prize collection period, Prudential will allocate the Prize to the replacement winner(s) without further notice.
16. By participating in this Lucky Draw, Participant(s) understand and agree (i) Privacy Notice of Prudential <https://www.prudential.com.hk/en/privacy-policy/index.html>; (ii) Personal Information Collection Statement of Prudential <https://www.prudential.com.hk/en/personal-information-collection-statement>; (iii) Prudential will use your personal data for lucky draw prize notification and redemption; and (iv) all the terms and conditions of this Lucky Draw. Policyholder(s) who do not wish to enrol in the Lucky Draw can cancel the enrolment or withdraw from the Lucky Draw by email at gi.marketing@prudential.com.hk. If no cancellation or withdrawal request for the Lucky Draw is received on or before 30 November 2026, participant(s) are deemed to have agreed to participate in the Lucky Draw and have read, understood and agreed to these terms and conditions.
17. The Lucky Draw is subject to these terms and conditions imposed by Prudential. Prudential reserves the right to interpret these Terms and Conditions. In case of any disputes, the decision of Prudential shall be final and binding.
18. 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.
19. In the event of discrepancies in the terms and conditions between the English and Chinese versions, the English version shall prevail.
20. Trade Promotion Competition Licence No.: 62036

Notes

The 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). Whether to apply for insurance coverage is your own individual 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 relevant product brochure and policy document and read carefully. Prudential will be happy to provide a specimen of the policy document upon your request.

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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