

保誠「誠儲未來」推廣優惠


PRUDENTIAL
保誠保險

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成功投保保誠信守明天多元貨幣計劃（5年保費供款年期）， 尊享額外高達5%首年保費回贈*！

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保誠保險有限公司（「保誠保險」）向保誠財險有限公司（「保誠財險」）的特選客戶推出以下優惠。於2026年4月1日至2026年6月30日期間，特選客戶¹透過保誠「誠儲未來推廣優惠」成功投保保誠信守明天多元貨幣計劃（5年保費供款年期），可額外享有高達5%首年保費回贈*。

指定計劃	保費供款年期	首年年度化保費	首年年度化保費回贈額外優惠
保誠信守明天 多元貨幣計劃	5年	100,000美元或上	5%
		99,999美元或下	2%

* 有關此推廣之詳情，請參閱相關條款及細則。

1. 此推廣優惠僅適用於特選客戶。有關特選客戶之定義，請參閱條款及細則第2項。

優惠碼

GI2LHNW5

條款及細則

1. 此「誠儲未來推廣優惠」（「推廣優惠」）由保誠保險有限公司（「保誠」或「我們」）提供，優惠期由2026年4月1日至6月30日止，包括首尾2天（「推廣期」）。
2. 特選客戶必須在2026年2月28日仍為指定一般保險的保單持有人，包括保誠精選「旅遊樂」（全年保障）、保誠精選「郵輪旅遊樂」、保誠精選「家居寶」、保誠精選「名家寶」、保誠住宅火險、保誠精選「業主寶」、保誠精選「家居裝修寶」、保誠精選「安健寶」、保誠精選「駕駛寶」及保誠精選「高球樂」（為避免疑問，非所有指定一般保險保單持有人適用於此推廣優惠。）；及特選客戶透過本推廣優惠申請相關新保單時，必須仍然持有有效的指定一般保險保單，並由保誠的理財顧問提供服務（「特選客戶」）。
3. 此推廣優惠僅適用於透過保誠的營業部遞交之投保申請。
4. 若一般保險的保單持有人為保誠的理財顧問、保誠財險有限公司的員工或保誠的員工，此推廣優惠將不適用。
5. 就享有此推廣優惠下之保費回贈，
 - (i) 特選客戶（即保單持有人）必須於推廣期內，向我們成功申請並遞交已填妥之申請表格，投保保誠信守明天多元貨幣計劃（只限5年保費供款年期）（「指定計劃」）；
 - (ii) 指定計劃必須於2026年8月31日之前由我們發出。
 - (iii) 特選客戶必須透過理財顧問以電子投保向我們遞交已填寫有效的優惠碼之申請表格；
 - (iv) 於發放指定計劃的保費回贈（「保費回贈」），時，指定計劃必須仍然維持生效；及
 - (v) 已繳付所有到期保費及保費徵費。指定計劃須符合第5項列明所有適用之要求，方可享有此保費回贈（「合資格計劃」），否則此保費回贈將被取消。每份合資格計劃可使用一次優惠碼。
6. 本推廣優惠將受配額限制，配額用完後隨時終止而毋須預先通知。
7. 保費回贈金額將按下表所列的日期，以保單之貨幣存入合資格計劃的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2028年2月29日或之前
每半年	2028年8月31日或之前
每季	
每月	

上述的保費繳付模式指保單發出時之保費繳付模式。保費儲蓄戶口是保誠保險為保單持有人設立，用以存放保費餘額作繳付將來有關的到期應繳保費（及相應的保費徵費，如保費儲蓄戶口仍有餘額）之用，直至保費回贈金額完全扣減為止。如保單不再生效時，任何未發放或未被扣減的保費回贈將會被取消。

8. 我們限制從保費儲蓄戶口中提取任何保費回贈金額，而保費回贈金額只可作抵銷將來保費（及保費徵費，如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈金額均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
9. 保費回贈以每份合資格計劃為單位。如合資格客戶於推廣期內同時成功投保多於一份合資格計劃，並符合此條款及細則的所有其他條件，則每份合資格計劃均可享保費回贈。
10. 首年總年度化保費及保費回贈金額按港元計算。其他貨幣的保單會按1澳元兌換6港元、1加元兌換6.5港元、1英鎊兌換11港元、1人民幣兌換1.2港元或1美元兌換7.8港元計算港幣等值的首年總年度化保費及保費回贈金額。
11. 任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費下調（包括但不限於減少名義金額或更改保費供款年期），相關合資格計劃之保費回贈將會全數被取消。任何於保單發出後（冷靜期內或之後）於合資格計劃作出的更改，而導致供款期內應繳保費增加（包括但不限於提高名義金額或更改保費供款年期），增加部分之保費將不會享有是次推廣優惠。儘管如此，若保費繳付模式於首個保單年度有任何更改，合資格計劃仍可享有保費回贈及我們會以最低首年年度化保費計算保費回贈金額（計算首年年度化保費方法可參閱第14項）。
12. 此推廣優惠不適用於在2026年4月1日或之前已申請投保或已生效的指定計劃，或任何其他基本計劃、附加保障、任何保單轉換或計劃轉移（如適用）。
13. 每份合資格計劃的保費回贈金額將會因應其首年年度化保費按比例（不包括保費徵費）計算。
14. 所有合資格計劃如非以年繳方式繳付保費，其首年年度化保費為首12個月所繳付之總保費額。例如：如果合資格計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以12。
15. 除另有指明外，此推廣優惠可與其他推廣優惠活動同時享用。然而，此推廣優惠並不能與其他電子保費禮券及其他需要輸入優惠碼之優惠同時享用。
16. 我們保留是否接受任何投保申請之最終決定權。即使已填寫有效優惠碼的投保申請亦有機會在考慮受保資格後（包括但不限於受保人的健康狀況）而未能發出，導致不合資格享有此推廣優惠。
17. 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
18. 指定計劃由保誠承保，並受其個別保單內的所有條款及細則規限。有關產品詳情，請參閱由我們發出之產品小冊子及保單樣本內的條款及細則。
19. 我們保留權利隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，我們擁有絕對酌情權作最終決定。

註

您可以選擇單獨投保上述計劃，毋須同時投保其他類型的保險產品，除非該計劃只設附加保障選項，而必須附加於基本計劃。

以上產品介紹及其他有關資料只供參考之用，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）。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您參考。

此單張僅旨在香港派發。

客戶服務熱線：2281 1333

www.prudential.com.hk

Prudential Save for the Future Promotion Campaign



用心聆聽 實現您心



Enjoy up to extra 5% premium refund for Prudential Entrust Multi-Currency Plan (with a 5-years premium term)*!

Prudential Save for the Future Promotion Campaign

Enjoy extra 5% premium refund for Prudential Entrust Multi-Currency Plan (with a 5-years premium term)*!

Prudential Hong Kong Limited ("Prudential") is making an offer to selected customers of Prudential General Insurance Hong Kong Limited ("PGHK"). From 1 April 2026 to 30 June 2026, selected customers¹ who successfully take out **Prudential Entrust Multi-Currency Plan (with a 5-years premium term)** through "Prudential Save for the Future" promotion campaign will be offered up to extra 5% first year premium refund*.

Selected Plan	Premium Term	First Year Annualised Premium	Extra Offer on Premium Refund of the First Year Annualised Premium
Prudential Entrust Multi-Currency Plan	5 Years	USD 100,000 or above	5%
		USD 99,999 or less	2%

* For more details, please refer to the relevant terms and conditions.

1. This promotion is only applicable to eligible customers. For the definition of eligible customers, please refer to clause 2 of the terms and conditions.

Promotion Code

GI2LHNW5

Terms and Conditions

1. Prudential Save for the Future Promotion Campaign (“the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 1 April 2026 to 30 June 2026, both dates inclusive (the “Promotion Period”).
2. The Promotion is only applicable to the Selected Customers which is/ are policyholder(s) of the specified general insurance policies on 28 February 2026, including PRUChoice Travel (Annual Coverage), PRUChoice Cruise Travel, PRUChoice Home, PRUChoice Home Deluxe, Prudential Residential Fire Insurance, PRUChoice Home Landlord, PRUChoice Home Décor, PRUChoice Personal Accident, PRUChoice Motor and PRUChoice Golfers (For the avoidance of doubt, not all policyholders of the specified general insurance policies are selected to be eligible for this promotion.) ; and their specified general insurance policy(ies) must be active and served by financial consultants of Prudential when eligible customer(s) apply for the relevant new policy(ies) under the Promotion (“Selected Customers”).
3. The Promotion is only applicable to the policies applied for through the agency channel of Prudential.
4. The Promotion offer is NOT applicable to policyholders who are also financial consultants of Prudential, employees of Prudential General Insurance Hong Kong Limited or employees of Prudential.
5. In order to be eligible for the Promotion,
 - (i) Selected Customer(s)(i.e. the policyholder) must have successfully applied for and for and submitted the completed application for the **Prudential Entrust Multi-Currency Plan** (with a 5-year premium term) (the “Selected Plan”) within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 31 August 2026.
 - (iii) Selected Customer(s) must submit, by electronic means, an application form to us with a valid promotion code inserted through our financial consultant.
 - (iv) the Selected Plan must remain in force when we apply the premium refund (“Premium Refund”) to the Selected Plan; and
 - (v) all the premiums and levy(ies) must have been fully settled when due.

The Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if it meets all applicable requirements set out in clause 5. Otherwise, the Premium Refund will be forfeited. Each Eligible Plan can only use the promotion code once.

6. The Promotion is subject to quota availability which will cease without any prior notice when the quota is used up.
7. The Premium Refund amount will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the Eligible Plan as follows on the below dates:

Premium Payment Mode	Date of Premium Refund
Annual mode	On or before 29 February 2028
Semi-annual mode	On or before 31 August 2028
Quarterly mode	
Monthly mode	

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 PDA) until the amount of Premium Refund is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

8. We shall restrict any withdrawal of Premium Refund from the PDA and the Premium Refund is only intended for the settlement of future premiums (and levy(ies) if there is remaining balance in 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.
9. The Premium Refund is offered to each Eligible Plan. If the Eligible 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 be qualified for the Premium Refund.
10. The first-year total annualised premium and the amount of the premium refund are calculated in HKD. For policies in other currencies, the exchange rate of AUD 1 to HKD 6, CAD 1 to HKD 6.5, GBP 1 to HKD 11, RMB1 to HKD 1.2 or USD 1 to HKD 7.8 will be applied to determine the HKD-equivalent first year total annualised premium and the amount of the premium refund.
11. For any alterations of the Eligible Plan after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to a decrease in notional amount or change of premium term) the Premium Refund for the respective Eligible Plan will be totally forfeited. For any alterations of the Eligible Plan 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 increase in notional amount or change of premium term) , the increased portion of the increased premium will NOT be eligible for the Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan 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 clauses 14 for calculation of the first year annualised premium).
12. The Promotion will not be offered to the Selected Plan applied for or already in-force on or before 1 April 2026, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
13. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy).
14. If the premium of the Eligible Plan is paid on a non-annual basis, its first year’s 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 is paid on a monthly basis, the respective first year’s annualised premium shall be equal to 12 times the monthly payment.
15. **The Promotion can be used in conjunction with any other promotional offers unless otherwise specified, while the Promotion cannot be used in conjunction with other e-vouchers and other promotional offers that requires the input with promotion codes.**
16. We reserve the right to make the final decision to accept any applications. The application with a valid promotion code may be rejected due to the consideration of insurability (including but not limited to the health of the life assured) and result in being ineligible to enjoy the Promotion.
17. The Premium Refund under the Promotion will form part of the policy contract upon the respective policy being issued if the requirements of the Premium Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
18. The Selected Plan is underwritten by us 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.
19. We reserve the right to change any terms and conditions of the 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 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.

Customer Service Hotline: 2281 1333
www.prudential.com.hk