保誠「加+護你」推廣計劃
推廣優惠

投保保誠保險指定計劃，尊享額外港幣$1,000首年保費回贈！

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。凡於**2026年1月1日至2026年8月31日**期間，特選客戶[1]透過**保誠「加+護你」推廣優惠**成功投保**指定保誠個人壽險計劃[2]**，可享額外港幣$1,000首年保費回贈[4,5*]。

推廣期	2026年1月1日至2026年8月31日（包括首尾兩天）
專屬優惠	**指定保誠個人壽險計劃[2] 1,000港元保費回贈優惠碼** 於推廣期內成功投保指定保誠個人壽險計劃[2]，並達首年總年度化保費[3]10,000港元或以上[6]，可獲享1,000港元保費回贈[4,5*]
特選客戶資格[1]	由保誠財險於2026年2月2日至2026年8月1日期間續保的指定一般保險產品，包括**保誠精選**「旅遊樂」的全年保障、**保誠精選**「家居寶」、**保誠精選**「安健寶」及**保誠精選**「倍安寶」的特選續保保單持有人。此推廣優惠並不適用於全新繕發的一般保險產品保單持有人。
使用資格	特選客戶[1]只可於投保指定保誠個人壽險計劃[2]時使用保費回贈優惠碼一次

*保誠「雋逸人生」延期年金計劃及自願醫保計劃的保費回贈金額不會享有香港的稅務扣除。有關稅務扣除詳情，請參閱有關產品小冊子。

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，請參閱相關條款及細則第3項。
2. 指定保誠個人壽險計劃：保誠保險有限公司提供及承保的個人壽險計劃（包括基本計劃、附加保障，保單轉換及/ 或或計劃轉移，惟富裕承傳萬用壽險計劃、投資相連壽險計劃、3年供款年期及整付保費產品除外）。
3. 首年總年度化保費指同一份保單下合資格計劃（定義如相關的條款及細則第2及7項）之首年年度化保費（不包括保費徵費）。首年總年度化保費會按港元計算。有關詳情，請參閱相關的條款及細則第13項。
4. 您可就保誠「雋逸人生」延期年金計劃及自願醫保計劃的合資格已繳保費申請香港的稅務扣除，惟保費回贈金額不會享有稅務扣除。有關稅務扣除之詳情，請參閱有關計劃之產品小冊子。
5. 合資格計劃（定義如背頁所載之條款及細則第7項）的保費回贈金額將存入合資格保單的保費儲蓄戶口中。有關詳情，請參閱相關條款及細則第9及10項。
6. 有關詳情，請參閱相關條款及細則第7(iii)項。

優惠碼

RENEW26H1

(受配額限制)

條款及細則

1. 保誠「加＋護你」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1月1日至2026年8月31日止，包括首尾2天(「推廣期」)。

2. 此推廣優惠只適用於保誠提供及承保的個人壽險計劃（包括基本計劃、附加保障、保單轉換及/ 或計劃轉移，惟富裕承傳萬用壽險計劃、投資相連壽險計劃、3年供款年期及整付保費產品除外）（「指定壽險計劃」）。

3. 此推廣優惠僅適用於特選客戶。特選客戶必須為由保誠財險有限公司於2026年2月2日至2026年8月1日期間續保的指定一般保險產品，包括**保誠精選**「旅遊樂」的全年保障、**保誠精選**「家居寶」、**保誠精選**「安健寶」及**保誠精選**「倍安寶」的特選續保保單持有人。此推廣優惠並不適用於全新繕發的一般保險產品保單持有人（「特選客戶」）。

4. 此推廣優惠只適用於透過保誠營業部遞交之投保申請。

5. 若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。

6. 保誠「雋逸人生」延期年金計劃及自願醫保計劃之保費回贈金額不會享有香港的稅務扣除。有關稅務扣除之詳情，請參閱有關計劃之產品小冊子。

7. 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)必須於推廣期內向保誠保險成功申請並遞交已填妥之申請表格投保指定壽險計劃；

   (ii) 指定壽險計劃必須於2026年10月31日或之前由保誠保險發出；

   (iii) 同一份保單下之指定壽險計劃之首年總年度化保費的總和（不包括保費徵費）必須達10,000港元或以上（「保費要求」），如同一份保單下只有自願醫保計劃及/ 或高端醫療自由行計劃、醫療加倍保、終身保醫療計劃或「摯為您」優悦醫療保險計劃（「醫療保險計劃」）則沒有保費要求；

   (iv) 特選客戶必須透過理財顧問以電子投保向保誠遞交已填寫有效的保費回贈優惠碼之申請表格；

   (v) 若指定壽險計劃為附加保障，必須附加於新投保及遞交之任何指定壽險計劃的基本計劃；

   (vi) 於發放指定壽險計劃的保費回贈時，指定壽險計劃必須仍然維持生效；及

   (vii) 已繳付所有到期及應繳的保費及保費徵費

   指定壽險計劃須符合第7項列明所有適用之要求，方可享有此保費回贈（「合資格計劃」），<u>否則此保費回贈將被取消。</u>每份合資格計劃可使用一次優惠碼（面值為1,000港元）。

8. 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。

9. 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保單的保費儲蓄戶口中：

保費繳付模式	保費回贈日期
每年	2028年4月30日或之前
每半年	2028年10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，<u>任何未發放或未被扣減的保費回贈將會被取消。</u>

10. 保誠限制從保費儲蓄戶口中提取任何保費回贈，而保費回贈只可作抵銷將來保費（及相應的保費徵費，如保費儲蓄戶口仍有餘額）之用。即使保單退保、期滿或失效，保費回贈均不得轉換或兑換現金，亦不得轉讓予他人或其他保單。

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（包括但不限於下調計劃級別、減少保額或更改供款年期），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（包括但不限於上調計劃級別、提高保額或更改供款年期），增加部分之保費將不會享有是次推廣優惠。儘管如此，只要同一份保單下之合資格計劃的首年總年度化保費的總和符合此單張第7(iii)項所示之保費要求，即使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。（計算首年總年度化保費方法可參閱第13及14項）。

12. 此推廣優惠不適用於在2025年12月31日前已申請投保或生效的指定壽險計劃或任何其他基本計劃、附加保障或任何保單轉換或計劃轉移。

13. 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澳元兑換6港元、1加元兑換6.5港元、1英鎊兑換11港元、1人民幣兑換1.2港元或1美元兑換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。

14. 所有合資格計劃如非以年繳方式繳付保費，其首年總年度化保費為首12個月所繳付之總保費額。如果合資格計劃以月繳方式繳付保費，相關的首年總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。

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，於相關保單及/或相關附加保障（如適用）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. 指定壽險計劃由保誠保險有限公司承保，並分別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推廣優惠條款及細則而毋須另行通知。如有任何異議，保誠擁有絕對酌情權作最終決定。

20. 我們保留根據保單持有人及/或受保人在投保時所提供的資料接受或拒絕任何申請的權利。

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。

客戶必須符合香港特別行政區稅務局《稅務條例》規定之所有資格要求，方可申領有關稅務扣減。以上所有基本稅務資料僅作參考用途。 如有任何疑問，應該諮詢專業稅務顧問的意見。如欲了解適用於保誠「雋逸人生」延期年金計劃及自願醫保計劃的稅務扣除/ 稅務寬減 詳情，可參閱www.ia.org.hk/tc及www.vhis.gov.hk/tc。

此單張僅旨在香港派發。

客戶服務熱線:2281 1333
www.prudential.com.hk

G13/PF00368B/P01 (01/26)

Prudential "Care + You" Promotion Campaign

Enrol in selected Prudential insurance plan and enjoy extra HK$1,000 first year premium refund!

Prudential Hong Kong Limited ("Prudential") is making an offer to selected customers of Prudential General Insurance Hong Kong Limited ("PGHK"). From **1 January 2026 to 31 August 2026**, selected customers[1] who successfully take out **selected individual life insurance plan[2]** through **"Care + You"** promotion campaign will be offered an extra HK$1,000 first year premium refund[4,5*].

Promotion period	From 1 January 2026 to 31 August 2026 (both dates inclusive)
Exclusive privilege	**HK$1,000 premium refund promotion code on selected individual life insurance plans[2]** Take out a selected individual life Insurance plan[2] with HK$10,000 or above first year total annualised premium[3] successfully during the promotion period to enjoy HK$1,000 premium refund[4,5*]
Criteria for selected customers[1]	Selected policyholders of specified general insurance renewed policies issued by PGHK from 2 February 2026 to 1 August 2026, including Annual Cover of **PRU**Choice Travel, **PRU**Choice Home, **PRU**Choice Personal Accident and **PRU**Choice Personal Accident Plus. This promotion does not apply to policyholders of newly issued general insurance policies.
Eligibility	Selected customer[1] can use the premium refund promotion code once when taking out selected individual life insurance plans[2]

*The premium refund amount for the VHIS Plan(s) and **PRU**Retirement 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

1. This promotion is only applicable to selected customers. For the definition of selected customers, please refer to clause 3 of the terms and conditions.
2. Selected individual life insurance plans: Individual life insurance plans offered and underwritten by Prudential Hong Kong Limited (including basic plans and/or supplementary benefits, except PRUuniversal Life Wealth Planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products).
3. The first year total annualised premiums refer to the first-year annualised premium (excluding levy) of all Eligible Plan(s) (as defined in clauses 2 and 7 of the terms and conditions below)under the same policy. The First Year Total Annualised Premium will be calculated in Hong Kong dollars. For details, please refer to clause 13 of the relevant terms and conditions.
4. You may apply for tax deduction in Hong Kong on your qualifying premiums paid for **PRU**Retirement Deferred Annuity Plan and the VHIS Plan(s), but the premium refund would not be entitled to the tax deduction. For details of the tax deduction, please refer to the relevant product brochures.
5. The amount of the premium refund for the Eligible Plan (as defined in clause 7 of the relevant terms and conditions) will be credited to the premium deposit account of the eligible policy. For more details, please refer to clause 9 and 10 of the relevant terms and conditions.
6. For more details, please refer to clause 7(iii) of the relevant terms and conditions.

Promotion Code

RENEW26H1

(subject to quota availability)

Terms and Conditions

1. Prudential "Care + You" promotion campaign ("the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 1 January 2026 to 31 August 2026, both dates inclusive (the "Promotion Period").

2. The Promotion is applicable to individual life insurance plans offered and underwritten by Prudential (including basic plans and/or supplementary benefits except PRUuniversal Life Wealth Planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products) ("Selected Life Insurance Plan").

3. The Promotion is only applicable to selected customers. Selected customer(s) must be selected policyholders of the specified general insurance renewed policies issued by Prudential General Insurance Hong Kong Limited from 2 February 2026 to 1 August 2026, including Annual Cover of **PRU**Choice Travel, **PRU**Choice Home, **PRU**Choice Personal Accident and **PRU**Choice Personal Accident Plus. This promotion does not apply to policyholders of newly issued general insurance policies. ("Selected Customers").

4. The Promotion is only applicable to the policies applied for through the agency channel of Prudential.

5. 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.

6. The premium refund amount for **PRU**Retirement Deferred Annuity Plan and VHIS Plans would not be entitled to the tax deduction in Hong Kong. For details of the tax deduction, please refer to the relevant product brochure.

7. In order to be eligible for the Promotion,

   (i) Selected Customers (i.e. policyholder(s)) must have successfully applied for and submitted the completed application of the Selected Life Insurance Plan to Prudential within the Promotion Period;

   (ii) the Selected Plan(s) must have been issued by us on or before 31 October 2026;

   (iii) the first year total annualised premium (excluding levy) of the Selected Plan(s) under the same policy must be HKD 10,000 or above ("Premium Requirement"). If only a VHIS Plan and/or the PremierFlex Medical Plan, PRUhealth medical plus, PRUmed lifelong care plan or PRUmyhealth prestige medical plan (the "Medical Protection Plan(s)") is included under the same policy, there is no Premium Requirement;

   (iv) the Selected Customer(s) must submit, by electronic means, an application form to us with a valid promotion code inserted through our agent;

   (v) if the Selected Plan is a supplementary benefit, it must be submitted with a newly applied basic plan of any Selected Plan;

   (vi) the Selected Plan(s) must remain in force when we apply the premium refund to the Selected Plan(s); and

   (vii) all the premiums and levy(ies) must have been fully settled when due.

   Selected Plan(s) will be eligible for the premium refund (the "Eligible Plan") if it meets all applicable requirements set out in clause 7. Otherwise, the premium refund will be forfeited. Only 1 promotion code could be applied to each Eligible Plan (face value of HKD 1,000).

8. The Promotion is subject to quota availability which will cease without any prior notice when the quota is used up.

9. The amount of premium refund will be denominated in the policy currency and credited to the premium deposit account ("PDA") of the eligible policy as follows on the below dates:

Premium Payment Mode	Date of Premium Refund
Annual mode	On or before 30 April 2028
Semi-annual mode	On or before 31 October 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.

10. Prudential shall restrict any withdrawal of any premium refund from the PDA, and the premium refund only intended for the settlement of future premium (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.

11. For any alterations of 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 term (including but not limited to a downgrade of plan level, decrease in sum assured or change of premium term), the premium refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of 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 term (including but not limited to an upgrade of plan level, increase in sum assured or change of premium term), the Eligible Plan(s) will still qualify for the premium refund. Notwithstanding the above, the Eligible Plan(s) will still qualify for the premium refund, provided that the first year total annualised premium of the Eligible Plan(s) under the same policy meets the Premium Requirement stated in clause 7(iii) of this flyer, regardless of any premium payment mode changes during the first policy year (please refer to clauses 13 and 14 for calculation of the first year annualised premium).

12. The Promotion will not be offered to the Selected Plan(s) applied for or already in force on or before 31 December 2025, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.

13. 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.

14. If the premium of all the Eligible Plan(s) is/are 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. If the premium of the Eligible Plan(s) is/are 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.**

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 and/or the respective supplementary benefits (if applicable) being issued if the requirements of the premium refund under the terms and conditions of the Promotion are satisfactorily fulfilled.

18. The Selected Life Insurance 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.

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.

20. We reserve the right to accept or reject any application based on the information provided by the policyholder and/or the insured at the time of application.

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

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