

We do *new era health protection*

Provide comprehensive health protection for your loved ones and enjoy 30% premium refund

From **1 July to 30 September 2023**, when you successfully take out the **Selected Insurance Plan(s)**¹ below, we will give you **30% premium refund**².

Selected Insurance Plan(s) ¹	Plan Type	Premium Refund of the First Year Annualised Premium ²
VHIS Plan(s)³		30%
PRU Health VHIS VIP Plan ⁴ – HKD/USD plan	Basic plan & supplementary benefit	
PRU Health CoreChoice Medical Plan ⁴ – HKD plan		
PRU Health VHIS EasyChoice Plan ⁴ – HKD/USD plan	Basic plan	
PRU Health FlexiChoice Medical Plan ⁴ – HKD/USD plan	Supplementary benefit	
Medical Protection Plan(s)		
PRU health essential critical care ⁴ – HKD/USD plan	Basic plan & supplementary benefit	
PRU health medical plus – HKD/USD plan		
PRU myhealth prestige medical plan ⁴ – HKD/USD plan		
PRU health secure top-up plan – HKD/USD plan	Supplementary benefit	
PRU med lifelong care plan – HKD/USD plan		
PRU myhealth cancer protector ⁴ – HKD/USD plan		

¹ Selected Insurance Plan(s) consist of VHIS Plan(s) and Medical Protection Plan(s) listed in the above table. VHIS Plan(s) means **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan and **PRU**Health FlexiChoice Medical Plan as certified plans under the Voluntary Health Insurance Scheme.

² The amount of the premium refund will be credited to the premium deposit account of the eligible policy. For more details, please refer to clauses 5 and 6 of the relevant terms and conditions.

³ You may apply for tax deduction in Hong Kong on your qualifying premiums paid for 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 product brochures.

⁴ This plan is available in Hong Kong only.

Contact your consultant or call our Customer Service Hotline

Hong Kong  (852) 2281 1333  www.prudential.com.hk
Macau (853) 8293 0833 www.prudential.com.mo

Terms and Conditions

1. This premium refund on (the "Premium Refund") Selected Insurance Plan(s) promotion (the "Promotion") is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) ("Prudential" or "we") and covers the period from 1 July to 30 September 2023, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel (if applicable) of Prudential.
3. The Premium Refund amount for **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan and **PRU**Health FlexiChoice Medical Plan (the "VHIS Plan(s)") would not be entitled to the tax deduction in Hong Kong. For details of the tax deduction, please refer to the product brochure.
4. In order to be eligible for the Premium Refund under the Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of selected insurance plan(s) listed in the table on the 1st page of this flyer (the "Selected Insurance Plan(s)") to us within the Promotion Period;
 - (ii) Selected Insurance Plan(s) must have been issued by us on or before 30 November 2023;
 - (iii) Selected Insurance Plan(s) must remain in force when we apply the Premium Refund to the Selected Insurance Plan(s); and
 - (iv) all the premiums and levy(ies) (if applicable) must have been fully settled when due.Selected Insurance Plan(s) will be eligible for the Premium Refund if it meets all applicable requirements as set out in clause 4 (the "Eligible Plan(s)"). Otherwise, the Premium Refund will be forfeited.
5. 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:

Premium Payment Mode	Date of Premium Refund
Annual mode	On or before 31 May 2024
Semi-annual mode	
Quarterly mode	On or before 31 October 2024
Monthly mode	

The above premium payment mode means the premium payment mode at the time of policy issuance. 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 applicable, if there is remaining balance in PDA) until the amount of Premium Refund is fully utilised. Any undistributed Premium Refund will be forfeited if the policy is no longer in force.

6. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premiums (and levy(ies), if applicable, 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.
7. The Premium Refund is offered to each Eligible Plan. If a 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.
8. For any alterations of the Eligible Plan(s) 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 an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major, if applicable, or a reduction in territorial scope of cover), 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 results in an increase of premium payable within the premium term (including but not limited to a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major, if applicable, or an expansion in territorial scope of cover), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) 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 clause 13 for calculation of the first year annualised premium).
9. The Promotion will not be offered to the Selected Insurance Plan(s) applied for or in force on or before 30 June 2023, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
10. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
11. We will calculate the Premium Refund amount based on each Eligible Plan's first year annualised premium (excluding levy, if applicable).
12. The Premium Refund does NOT apply to the policy fees of **PRU**health essential critical care basic plan (if applicable). The policy fees are as follows:

Premium Payment Mode	Policy Fees
Yearly	USD 30/HKD 240
Half-yearly	USD 16.5/HKD 132
Quarterly	USD 9/HKD 72
Monthly	USD 3.5/HKD 28

13. If the premium of the Eligible Plan(s) is/are paid on a non-annual basis, its first year 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(s) is/are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
14. The Premium Refund 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 Refund under the terms and conditions of the Promotion are satisfactorily fulfilled.
15. The Selected Insurance Plan(s) is/are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is/are subject to all the 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 us.
16. We reserve 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.

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 deduction. 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 VHIS plans, please refer to www.vhis.gov.hk/en.

This flyer is for distribution in Hong Kong or Macau only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong or Macau. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong or Macau where such offering or sale of the insurance product is illegal under the laws of such jurisdictions.

This flyer is issued by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (Part of Prudential plc (United Kingdom)).