



We do sharing

Enjoy a premium refund with a total value of up to HKD 2,400 for enrolling in Prudential individual life insurance plans and sharing the good offer!

Love to share - Thankyou Rewards

To thank you for your continuous support, we are offering selected customers, like you, **3** exclusive premium vouchers valued at **HKD 800** each (a total of HKD 2,400) so you can enjoy premium refund when you purchase the selected plans. Each HKD 800 exclusive premium voucher is applicable to 1 policy only with a first year total annualised premium of HKD 6,000 or above, and you can share the premium vouchers with your family and friends.

From **1 April to 30 June 2022**, successfully take out **Prudential individual life insurance plans**¹ with the designated first year total annualised premium² to enjoy **up to HKD 2,400 premium refund**³ in total through your exclusive premium vouchers.

First year total annualised premium ² (HKD)	Maximum no. of premium vouchers used per eligible policy	Total no. of premium vouchers you entitled to
6,000 or above	1 (valued at HKD 800)	3 (valued at HKD 800 each)

Sharing is caring

You, as the referrer⁴, can share the premium vouchers with your family and friends, as the referees⁴, too. If they successfully apply for selected **Prudential individual life insurance plans**¹ with your premium vouchers, and become **Prudential's new customers**⁵, our **Referral Offer** rewards your kindness by giving you a **HKD 300 supermarket coupon** for each successful referral. You can enjoy the **Referral Offer** up to 3 times.

1. This promotion is applicable to individual life insurance plans except **PRU**universal life wealth planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products.

2. The first year total annualised premium means the first year annualised premium (excluding levy) of all Eligible Plan(s) (as defined in clause 7 of the relevant terms and conditions) under the same policy. We calculate the first year total annualised premium in HKD. There are more details in clause 11 of the relevant terms and conditions.

3. 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 8 and 9 of the relevant terms and conditions.

4. **The referrer should only base referrals on positive self-experience with Prudential, including their relationship, customer experience and brand appreciation, when recommending the promotion to the referee, and should only conduct referrals in Hong Kong to referees who are also located in Hong Kong. The referrer must not encourage, persuade, convince or recommend any specific insurance products to the referee and must not be involved in the policy application process of the referee. Before participating in this promotion, customers must read and agree with the Important notes - Do's and Don'ts together with the terms and conditions.** For more details, please refer to clause 18 of the relevant terms and conditions.

5. A new customer who does not have any in-force policy with Prudential as at 31 March 2022.



Download and register Pulse to access AI-powered services to enhance your health plus exclusive offers!

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  **www.prudential.com.hk**

Important notes – Do’s and Don’ts of Love to share – Thankyou Rewards Promotion

Do’s	Don’ts
<p>Referrer</p> <ul style="list-style-type: none"> • Should only base referrals on positive self-experience with Prudential, including their relationship, customer experience and brand appreciation, when recommending the promotion to referee • Should only conduct referrals in Hong Kong to referees who are also located in Hong Kong 	<p>Referrer</p> <ul style="list-style-type: none"> • Must not encourage, persuade, convince, or recommend any specific insurance products to the referee • Must not involve in the policy application process of referee
<p>Referee</p> <ul style="list-style-type: none"> • Should consult a financial consultant/technical representative of Prudential or insurance specialist/sales staff of Standard Chartered Bank (Hong Kong) Limited (“Standard Chartered”) to understand their protection needs and product features • Should obtain consent of referrer to use his/her premium voucher code for the application of Prudential’s insurance plans • Should fill in the premium voucher code on the application form via e-Submission 	<p>Referee</p> <ul style="list-style-type: none"> • Must not use the referrer’s premium voucher code to apply any Prudential’s insurance plans without obtaining consent from the referrer • Must not change the premium voucher code after the application is submitted

Terms and conditions of Love to share – Thankyou Rewards Promotion

1. The **Love to share – Thankyou Rewards** Promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from **1 April to 30 June 2022**, both dates inclusive (“the Promotion Period”). The Promotion consists of 2 offers – the “**Love to share – Thankyou Rewards**” and “**Referral Offer**”.
2. The Promotion is applicable to the policies applied through all channels.
3. The Promotion is applicable to the application(s) for individual life insurance plan (including basic plans and/or supplementary benefits except **PRU**universal life wealth planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products) issued by Prudential that are successfully applied for and submitted within the Promotion Period (the “Selected Plan(s)”).

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4. The Promotion is offered to selected policyholders (the “Selected Customer(s)”) only. Each Selected Customer is entitled to **3** premium vouchers valued at HKD 800 each (a total of HKD 2,400) (the “Premium Voucher(s)”), which can be used as follows:

First year total annualised premium (HKD) (“Premium Requirement”)	Maximum no. of Premium Vouchers used per eligible policy	Total no. of Premium Vouchers you entitled to
6,000 or above	1 (valued at HKD 800)	3 (valued at HKD 800 each)

5. Selected Customer(s) can use 1 Premium Voucher when the first year total annualised premium of the Selected Plan(s) under the same policy reaches the corresponding Premium Requirement listed in clause 4. Each Premium Voucher has a face value that is equivalent to a fixed premium refund amount, which can be applied to the Selected Plan(s) under the same policy if all requirements stated under these terms and conditions are met (the “Premium Refund”).
6. Premium Vouchers are transferrable. Selected Customer(s) can transfer a Premium Voucher to family and friends as new customer who does not have any in-force policy with Prudential as at **31 March 2022** (the “New Customer(s)”).
7. 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 the Selected Plan(s) to us within the Promotion Period;
 - (ii) Selected Plan(s) must have been issued by us **on or before 31 August 2022**;
 - (iii) the first year total annualised premium (excluding levy) of the Selected Plan(s) under the same policy must meet the relevant Premium Requirement listed in clause 4;
 - (iv) a valid premium voucher code must be filled in on the application form via e-Submission. Only 1 Premium Voucher can be used per policy and each Premium Voucher can be used once only;
 - (v) if the Selected Plan is applied for as a supplementary benefit(s), it must be attached to a new basic plan of any Selected Plan successfully applied for and submitted to us;
 - (vi) the Selected Customer(s) must be the policyholder or the life assured of the Selected Plan(s), or in the case of transferred vouchers, the New Customer(s) must be the policyholder of the Selected Plan(s);
 - (vii) the Selected Plan(s) must remain in force when we apply the Premium Refund to the Selected Plan(s);
 - (viii) all the premiums and levy(ies) must have been fully settled when due; and
 - (ix) within 1 month after the policy issue date of the Selected Plan, customers must download the “Pulse App” (“Pulse”) and successfully register using the **same contact phone number customers used to enrol in the Selected Plan**, except customers who have registered Pulse using the same contact phone number before application, customers who are aged 65 or above at the time of application or customers who are unable to download Pulse because they cannot access the App Store or Google Play Store (Hong Kong region) or policies applied through insurance specialist/sales staff of Standard Chartered.

Selected Plan(s) will be eligible for the Premium Refund (the “Eligible Plan”) if the Selected Plan(s) meet all applicable requirements as set out in clause 7. **Otherwise, the Premium Refund will be forfeited.**

8. 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 28 February 2023
Semi-annual mode	On or before 31 August 2023
Quarterly mode	
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 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.

9. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is 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.
10. 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/premium payment mode), 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/premium payment mode), the increased portion of the increased premium will NOT be calculated in the first year annualised premium. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan will still be qualified for the Premium Refund provided that the first year total annualised premium of the Selected Plan under the same policy must be at least HKD 6,000 (excluding levy). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before we offer the Premium Refund which result in a change of policyholder under the Selected Plan(s), the premium refund for the respective Eligible Plan(s) will be totally forfeited.
11. The first year total annualised premium and the amount of the Premium Refund are calculated in HKD. For USD policies, the exchange rate of USD 1 to HKD 7.8 is applied to determine the first year total annualised premium and the amount of the Premium Refund equivalent in HKD. For RMB policies, the exchange rate is subject to our discretion.
12. If the premium of the Eligible Plan(s) is 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 paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
13. The Promotion will not be offered to the Selected Plan(s) applied for or in force on or before 31 March 2022, or to any other basic plan or supplementary benefit(s), or to any policy conversion or plan migration.
14. The Promotion can be used in conjunction with any other promotional offer unless otherwise specified. For the avoidance of doubt, the Promotion cannot be used in conjunction with other premium e-vouchers and other promotional offer that requires to input promotion code.
15. 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.

Referral Offer

16. To be eligible for the Referral Offer (the "Referral Offer"), a referrer must be a Selected Customer under this Promotion (the "Referrer") who has referred a New Customer (the "Referee") and the Referee must have fulfilled the requirements set out in clauses 6, 7, 17 and 18 ("Successful Referral").
17. The Referee must submit an application with a valid premium voucher code provided by the Referrer.
18. **The Referrer should only base referrals on positive self-experience with Prudential, including their relationship, customer experience and brand appreciation, when recommending the promotion to the Referee, and should only conduct referrals in Hong Kong to Referees who are also located in Hong Kong. The Referrer must not encourage, persuade, convince or recommend any specific insurance products to the Referee and must not be involved in the policy application process of the Referee; while the Referee should consult with financial consultant/technical representative of Prudential or insurance specialist/sales staff of Standard Chartered to understand his/her protection needs and product features. Financial consultant/technical representative of Prudential or insurance specialist/sales staff of Standard Chartered are responsible for the policy application, thus, the Referee should only contact a financial consultant/technical representative of Prudential or insurance specialist/sales staff of Standard Chartered directly regarding the policy application (meaning, the Referee should not contact the Referrer regarding the policy application). The Referrer is not financial consultant/technical representative of Prudential or insurance specialist/sales staff of Standard Chartered and should not participate in the application process. The premium of the policy would be paid to Prudential (not the Referrer).**
19. The Referrer will be awarded an HKD 300 supermarket coupon (the "Supermarket Coupon") for each Successful Referral under the Referral Offer. The maximum number of Successful Referral is capped at 3, hence, the maximum value of the Supermarket Coupons to be awarded is capped at HKD 900. The Supermarket Coupon will be sent to the Referrer on or before 30 November 2022. The Referral Offer will not be applicable if the Referrer is financial consultant/technical representative of Prudential or insurance specialist/sales staff of Standard Chartered.
20. Referee(s) may apply for an insurance policy through all channels, but not through a Referrer. Referrers do not represent Prudential and must not be involved in the arrangement of any insurance policy.

Others

21. 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 us.
22. 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). 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.

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. 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.

The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential. Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice signed by you should be received directly by the Prudential's Hong Kong Office at 8/F Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days for face-to-face distribution (including webpage and mobile app) or 30 days for non-face-to-face distribution, after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period), whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.

Standard Chartered is an insurance agent of Prudential.

As the issuer of the life insurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of Standard Chartered. This leaflet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. Standard Chartered does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall Standard Chartered be held liable in any manner whatsoever in relation to your contract of insurance.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Standard Chartered and the client out of the selling process or processing of the related transaction, Standard Chartered is required to enter into a Financial Dispute Resolution Scheme process with the client; however any dispute over the contractual terms of the product should be resolved directly between Prudential and the client.

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.

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