



## We do wealth

Get insured at home and enjoy HKD 200 premium refund

From **1 to 30 June 2022**, when you successfully take up the selected plans<sup>1</sup> anywhere, anytime in Hong Kong, whether online or through post, you can enjoy a **HKD 200 premium refund**<sup>2</sup> through our **Virtual Onboarding Promotion**.

Selected Plan(s) <sup>1</sup>	Plan Type	Premium Refund <sup>2</sup>
Applicable individual life insurance plans	Basic plan & supplementary benefit	<b>HKD 200</b>



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

<sup>1</sup> This promotion is applicable to individual life insurance plans that are available for virtual onboarding except **PRU**universal life wealth planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products.

<sup>2</sup> 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.

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  [www.prudential.com.hk](http://www.prudential.com.hk)

Please refer to the relevant terms and conditions for more about the offer.

## Terms and Conditions

1. This premium refund (the "Premium Refund") under the **Virtual Onboarding Promotion** (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential" or "we") and covers the period from 1 to 30 June 2022, both dates inclusive (the "Promotion Period").
2. The Promotion is applicable to the policies applied through online or by post via our virtual onboarding arrangements.
3. The Promotion is applicable to the application(s) for individual life insurance plans (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 (the "Selected Plan(s)") that are successfully applied for and submitted online or by post via our virtual onboarding arrangements within the Promotion Period.
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 the Selected Plan(s) to us within the Promotion Period;
  - (ii) if the Selected Plan(s) is/are applied for as a supplementary benefit(s), it must be attached to a new basic plan of any Selected Plan(s) successfully applied for and submitted to us;
  - (iii) Selected Plan(s) must have been issued by us on or before 31 August 2022;
  - (iv) Selected Plan(s) must remain in force when we apply the Premium Refund to the Selected Plan(s);
  - (v) all the premiums and levy(ies) must have been fully settled when due; and
  - (vi) within 1 month after the policy issue date of the Selected Plan(s), customers must download the "Pulse App" ("Pulse") and successfully register **using the same contact phone number customers used to enrol in the Selected Plan(s)**, 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). Selected Plan(s) that have met all applicable requirements as set out in clause 4 will be eligible for the Premium Refund (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. For USD policies, the exchange rate of USD 1 to HKD 7.8 is applied to determine the amount of the Premium Refund equivalent in HKD. For RMB policies, the exchange rate is subject to our discretion.

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.

6. 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.
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. The Promotion will not be offered to the Selected Plan(s) applied for or in force on or before 31 May 2022, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
9. **This Promotion can be used in conjunction with any other promotional offers unless otherwise specified.**
10. 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.
11. 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.
12. 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 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](http://www.ia.org.hk/en) and [www.vhis.gov.hk/en](http://www.vhis.gov.hk/en) respectively.

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)).