

We do wealth

Enrol in Evergreen Wealth Multi-Currency Plan and enjoy up to 11% premium refund

From **28 June to 27 September 2022**, when you successfully take out the newly launched **Evergreen Wealth Multi-Currency Plan¹** with the designated first year total annualised premium², we will give you **up to 11% premium refund³**.

Insurance Plan (AUD/CAD/GBP/HKD/RMB/USD plan)	Premium Term	First Year Total Annualised Premium ² (HKD)	Premium Refund of the First Year Annualised Premium ³
Evergreen Wealth Multi-Currency Plan ¹	3 years	Below 150,000	7%
		150,000 – 249,999	8%
		250,000 – 499,999	9%
		500,000 or above	11%



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

- ¹ The 5-year premium term option for **Evergreen Wealth Multi-Currency Plan** is excluded from this promotion. For the applicable promotion, please refer to separate flyer.
- ² It means the sum of the first year annualised premium of all **Evergreen Wealth Multi-Currency Plan** (with a 3-year premium term and AUD, CAD, GBP, HKD, RMB or USD as the policy currency), in the name of the same individual policyholder, applied during the promotion period and issued on or before 7 October 2022. We calculate the first year total annualised premium in HKD. AUD, CAD and GBP policy currency options are available on or after 5 July 2022. There are more details in clauses 11 and 12 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 5 and 6 of the relevant terms and conditions.

Contact your consultant or call our Customer Service Hotline

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

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

Terms and Conditions

1. This premium refund on **Evergreen Wealth Multi-Currency Plan** (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 28 June to 27 September 2022, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel of Prudential.
3. The 5-year premium term option for **Evergreen Wealth Multi-Currency Plan** is excluded from this Promotion.
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 **Evergreen Wealth Multi-Currency Plan** (with a 3-year premium term and AUD, CAD, GBP, HKD, RMB or USD as the policy currency) (the “Selected Plan”) to us within the Promotion Period;
 - (ii) the Selected Plan must have been issued by us on or before 7 October 2022;
 - (iii) the first year annualised premium of the Selected Plan, or the sum of the first year annualised premiums of all Selected Plans in the name of the same individual policyholder (in the case of more than 1 Selected Plan), applied during the Promotion Period and issued on or before 7 October 2022 must meet the amount listed in the table on the 1st page of this flyer;
 - (iv) the Selected Plan(s) must remain in force when we apply the Premium Refund to the Selected Plan(s);
 - (v) within 1 month after the policy submission date of the Selected Plan(s), customers **must** download the “Pulse App” (“Pulse”) and **successfully register and login** to Pulse by using the **same contact phone number they used to enrol in the Selected Plan(s)**. For customers who have already registered for Pulse by using the **same contact phone number they used to enrol in the Selected Plan** before policy submission, they **must login again** within 1 month after the policy submission date of the Selected Plan(s). Exceptions apply to 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); and
 - (vi) all the premiums and levy(ies) must have been fully settled when due.Each Selected Plan will be eligible for the Premium Refund if it meets all applicable requirements as set out in clause 4 (each an “Eligible Plan”). 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 2023
Semi-annual mode	On or before 30 November 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 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.
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 result 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(s) will be totally forfeited. Nevertheless, if the policyholder has more than one Eligible Plan, the remaining Eligible Plan(s) will still qualify for the Premium Refund, provided that the first year total annualised premium of such remaining Eligible Plan(s) under the same policyholder meets the amount listed in the table on the 1st page of this flyer. We will calculate the Premium Refund amount based on the relevant percentage of the first year total annualised premium listed in the same table (please refer to clauses 11 and 12 for calculation of the first year annualised premium). 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 increase in notional amount or change of premium term), 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, provided that the first year total annualised premium of the Eligible Plan(s) under the same policyholder meets the amount listed in the table on the 1st page of this flyer, and we will use the lowest first year annualised premium of such Eligible Plan(s) to calculate the Premium Refund amount. In addition, for any alterations after plan issuance and before the payment of 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.
9. The Promotion will not be offered to the Selected Plan(s) applied for or in force on or before 27 June 2022, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
10. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium excluding levy.
11. The first year total annualised premium is 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, RMB 1 to HKD 1.2 or USD 1 to HKD 7.8 will be applied to determine the HKD-equivalent first year total annualised premium.
12. 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.
13. **The Promotion can be used in conjunction with any other promotional offer unless otherwise specified.**
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 Plan(s) is/are underwritten by Prudential Hong Kong Limited, 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 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.

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.

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