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Enrol in Evergreen Growth Saver Plus II and enjoy 15% premium refund

From **6 March to 29 March 2021**, when you successfully take out **Evergreen Growth Saver Plus II¹**, we will give you **15% premium refund²**.

Please be reminded to keep this flyer along with your policy contract upon its issuance as the premium refund under the promotion may form part of the policy contract if the requirements of the premium refund under the terms and conditions of the promotion are satisfactorily fulfilled.

Insurance Plan (HKD/USD plan)	Premium Term	Premium Refund of the First Year Annualised Premium
Evergreen Growth Saver Plus II ¹	5/8/12 years	15%



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

¹ Single premium term and 3-year premium term options for **Evergreen Growth Saver Plus II** are excluded from this promotion.

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

Contact your consultant or call our Customer Service Hotline

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

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

Terms and Conditions

1. This premium refund on **Evergreen Growth Saver Plus II** (the “Premium Refund”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 6 March to 29 March 2021, 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. Single premium term and 3-year premium term options for **Evergreen Growth Saver Plus II** are 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 Growth Saver Plus II** (with a 5/8/12-year premium term and HKD or USD as the policy currency) (the “Selected Plan”) to us within the Promotion Period;
 - (ii) Selected Plan must have been issued by us on or before 8 April 2021;
 - (iii) Selected Plan must remain in force when we apply the Premium Refund to the Selected Plan;
 - (iv) 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); and
 - (v) all the premiums and levy(ies) must have been fully settled when due.Selected Plan will be eligible for the Premium Refund (the “Eligible Plan”) if the Selected Plan meets all applicable requirements as set out in clause 4. Otherwise, the Premium Refund will be forfeited.
5. The amount of Premium Refund will be denominated in the policy currency and paid in 2 batches. The Premium Refund amount of 10% of the first year annualised premium will be credited to the premium deposit account (“PDA”) of the eligible policy on or before 30 November 2021, and the remaining Premium Refund amount of 5% of the first year annualised premium will be credited to the PDA of the eligible policy on or before 30 November 2022. 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 unutilised 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. For any alterations of the Eligible Plan 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/premium payment mode), the Premium Refund for the respective Eligible Plan will be totally forfeited. For any alterations of the Eligible Plan 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/premium payment mode), the increased portion of the increased premium will **NOT** be eligible for this Promotion. 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, the Premium Refund for the respective Eligible Plan will be totally forfeited.
9. The Promotion will not be offered to the Selected Plan applied for or in force on or before 5 March 2021, 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. 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.
12. The Promotion can be used in conjunction with other promotion offers unless otherwise specified. For the avoidance of doubt, **the Promotion cannot be used in conjunction with “Exclusive Offer for Selected Customers – 4% Premium Refund” and “2021 Paid-up/Maturity Policy Promotion – Extra 4% Premium Refund for Selected Insurance Plans”.**
13. 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.
14. The Selected Plan is underwritten by Prudential Hong Kong Limited, and is 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.
15. 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.

This flyer is issued by Prudential Hong Kong Limited (A member of Prudential plc group).