



Listening. Understanding. Delivering.

We do wealth

Enjoy up to **4%** premium discount when you enrol in **LiveFree Protector** with the single premium payment option

From **28 June to 27 September 2022**, when you successfully take out **LiveFree Protector** with the single premium payment option and the designated single premium, you can enjoy **a premium discount of up to 4% of the single premium.**

Insurance Plan (USD plan)	Premium Term	Single Premium (USD)	Premium Discount
LiveFree Protector	Single premium payment term	25,000 – 62,499	2%
		62,500 – 124,999	3%
		125,000 or above	4%



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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 discount on **LiveFree Protector** (the “Premium Discount”) 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. In order to be eligible for the Premium Discount under the Promotion,
 - (i) customers must have successfully applied for and submitted the completed application of **LiveFree Protector** (with a single premium payment term) (the “Selected Plan”) to us within the Promotion Period;
 - (ii) Selected Plan must have been issued by us on or before 30 November 2022;
 - (iii) the single premium amount of each Selected Plan must meet the amount listed in the 1st page; and
 - (iv) the discounted amount will be directly deducted from the single premium amount and customers only need to pay for the premium balance and levy.Selected Plan will be eligible for the Premium Discount (the “Eligible Plan”) if the Selected Plan meets all applicable requirements as set out in clause 3. Otherwise, the Premium Discount will be forfeited.
4. In case the single premium payment is rejected by the bank, the Premium Discount will be forfeited.
5. In the event of the Eligible Plan is cancelled during cooling-off period, we will return you the actual premium and levy you paid in the payment currency.
6. The Premium Discount 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 Discount.
7. The Promotion will not be offered to the Selected Plan 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.
8. We will calculate the Premium Discount amount based on each Eligible Plan’s single premium excluding levy.
9. The Premium Discount 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. 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.
11. 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 (Part of Prudential plc group (United Kingdom)).