



Listening. Understanding. Delivering.

## Enrol in **Prime Vantage Protector** and enjoy a **1% premium discount**

From **1 October to 31 December 2024**, when you successfully take out **Prime Vantage Protector**, you can enjoy **a premium discount of 1% of the single premium**.

Insurance Plan (USD plan)	Premium Discount
Prime Vantage Protector	<b>1%</b>

Contact your consultant or call our Customer Service Hotline

Hong Kong (852) 2281 1333 [www.prudential.com.hk](http://www.prudential.com.hk)  
Macau (853) 8293 0833 [www.prudential.com.mo](http://www.prudential.com.mo)

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

## Terms and Conditions

1. The premium discount on the **Prime Vantage Protector** (the “Premium Discount”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited and Prudential Hong Kong Limited (Macau Branch) (“Prudential” or “we”) and covers the period from 1 October to 31 December 2024, both dates inclusive (the “Promotion Period”).
2. The Promotion is applicable to the policies applied for through the Agency channel or Broker channel (if applicable) 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 for the **Prime Vantage Protector** (the “Selected Plan”) to us within the Promotion Period;
  - (ii) the Selected Plan must have been issued by us on or before 28 February 2025; and
  - (iii) the discounted amount will be directly deducted from the single premium amount and customers only need to pay for the premium balance and levy (if applicable).  
Selected Plan will be eligible for the Premium Discount (the “Eligible Plan”) if it meets all applicable requirements 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 (if applicable) 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 qualify for the Premium Discount.
7. The Promotion will not be offered to the Selected Plan applied for or already in force on or before 30 September 2024, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion.
8. **The Promotion can be used in conjunction with any other promotional offer unless otherwise specified.**
9. We will calculate the Premium Discount amount based on each Eligible Plan’s single premium excluding levy (if applicable).
10. 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.
11. The Selected Plan is underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch), and is subject to all 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.
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.

This flyer is for distribution in Hong Kong or Macau only. It is not an offer to sell or solicitation to buy or provide any insurance product outside Hong Kong or Macau. Prudential does not offer or sell any insurance product in any jurisdictions outside Hong Kong or Macau 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 and Prudential Hong Kong Limited (Macau Branch) (Part of Prudential plc (United Kingdom)).