

Protector and rewards, all with one card

Enrol in and pay for a new plan with Visa
and get a **HK\$100 Supermarket e-Voucher**

Secure your future today! Pay for a new plan with Visa and
receive a HKD\$100 Supermarket e-Voucher now.

Exclusive perks

From 1 October 2025 to 31 December 2025, enrol in a new
selected life insurance plan¹ and settle the initial premium
with your Visa card to get a HK\$100 Supermarket e-Voucher².

Enjoy protection and exclusive rewards now!

Contact your financial consultant now to learn more.

1. The Promotion is applicable to the individual life insurance plans offered and underwritten by Prudential (including basic plans and/or supplementary benefits, except PRUUniversal life wealth planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products) that are successfully applied for and submitted within the promotion period.
2. e-Vouchers will be sent via email and SMS on or before 30 April 2025, to qualified policy holders.
3. Terms and conditions apply, for details click <https://www.prudential.com.hk/en/promotion/visa-program-2025>.

Terms and conditions of “Protector and rewards, all with one card” Promotion

1. The “Protection rewarded. One card, double benefits” Promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential”, “we” or “us”) and covers the period from 1 October 2025 to 31 December 2025, both dates inclusive (“the Promotion Period”). The Promotion consists of the supermarket e-voucher reward (the “Reward”).
2. The Promotion is applicable to the policies applied for through all channels of Prudential in Hong Kong.
3. The Promotion is applicable to the individual life insurance plans offered and underwritten by Prudential (including basic plans and/or supplementary benefits, except PRUUniversal life wealth planner, Investment-linked Assurance Schemes, 3-year premium term and single premium term products) that are successfully applied for and submitted within the promotion period (the “Selected Plan(s)").
4. In order to be eligible for the Reward under the Promotion,
 - (i) customers must have successfully applied for and submitted the completed application for the Selected Plan(s) within the Promotion Period;
 - (ii) the Selected Plan(s) must have been issued by us on or before 31 January 2026;
 - (iii) the Selected Plan(s) must meet the initial premium requirement as below:

Initial premium for the Selected Plan(s) (HKD or its equivalent in other currencies)	Maximum number of Supermarket e-voucher per Eligible Plan
HKD10,000 (excluding levy) or above	1 (Face value of HKD100)

- (iv) the initial premium payment for the Selected Plan(s) must be settled by using any Eligible Visa Card(s) (as defined below) at Prudential's cashier or via PRUSubmit on or before 31 December 2025 (“Eligible Transaction”);
 - (v) if the Selected Plan(s) is applied for as a supplementary benefit(s), it must be attached to a new basic plan of any Selected Plan successfully applied for and submitted to us;
 - (vi) the customer(s) must be the policyholder or the life assured of the Selected Plan(s);
 - (vii) the Selected Plan(s) must remain in force when we send the Reward to the Selected Plan(s);
 - (viii) all the premiums and levy (ies) must have been fully settled when due; and
 - Selected Plan(s) will be eligible for the Reward (the “Eligible Plan”) if it meets all applicable requirements as set out in clause 4. Otherwise, the Reward will be forfeited.
5. “Eligible Visa Card(s)” refers to Visa-branded principal credit card and debit card, or Visa-branded supplementary credit card and debit card, issued worldwide.
 6. Customers using Eligible Visa Card(s) issued outside of Hong Kong for transactions in Hong Kong acknowledge that such transactions may incur additional overseas fees and charges. These may include, but are not limited to, foreign transaction fees, currency conversion fees, and any other charges imposed by the card issuer. By proceeding with the payment using a non-Hong Kong issued Eligible Visa Card(s), the customer agrees to bear all associated fees and charges.
 7. For any alteration or cancellation to the Eligible Plan after policy issuance (within or after the cooling-off period) which results in a reduction of premium payable within the premium term (including but not limited to a downgrade of plan level / decrease in sum assured / decrease in notional amount / decrease in guaranteed monthly annuity or change of premium term), the Reward for the respective Eligible Plan will be totally forfeited without further notice. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan will still qualify for the Reward provided that the initial premium of the basic plan(s) must be at least HKD 10,000 (excluding levy). In addition, if there is a change of policyholder under the basic plan(s) after policy issuance (within or after the cooling-off period) and before the Reward is distributed, the Reward for the respective Eligible Plan will be totally forfeited without further notice. Any cancelled, disputed or refunded Eligible Transaction will not qualify for the Promotion.
 8. The initial 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 initial premium.
 9. A Reward 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 a Reward. Each Eligible Plan is eligible for 1 Reward only.
 10. The Promotion will not be offered to the Selected Plan(s) applied for or in force on or before 30 September 2025, or to any other basic plan or supplementary benefit(s), or to any policy conversion or plan migration (if applicable).
 11. The Promotion can be used in conjunction with any other promotional offers unless otherwise specified, while the promotion cannot be used in conjunction with premium prepayment related promotion.
 12. The Reward will be sent to the policyholder of the Eligible Plan by redemption letter via email and SMS on or before 30 April 2026.
 13. Rewards are offered on a first-come-first-served basis and are subject to a limited quota. If a customer does not receive a Reward despite meeting the eligibility criteria, it may be due to the quota having already been reached. In either case, Prudential will not issue individual notifications regarding the status of Reward allocation.
 14. Customers must retain documentation recording any claimed Eligible Transaction. In the event of a dispute, Prudential reserves the right to request submission of these documents in support of the claim.
 15. While this Promotion is for the benefit of Visa cardholders, it is not provided by Visa. Visa: (i) does not engage in any insurance regulated activities; (ii) is not an insurer; (iii) does not act as an insurance intermediary; (iv) does not offer any advice or recommendation or guarantee regarding insurance products; and (v) is not responsible for providing insurance coverage of any kind.
 16. Prudential is not the manufacturer/supplier of the Reward of this Promotion and is not the agent of such manufacturer/supplier. The use of the Reward is subject to all the terms and conditions imposed by the respective manufacturer/supplier. Prudential shall not be held responsible in any way in relation to the Reward (including but not limited to their quality, supply and usage). Prudential shall not be liable in any way for any loss or damage, whether directly or indirectly arising from any use or misuse of the Reward. Any disputes arising from the Reward shall be resolved directly with the respective manufacturer/supplier.
 17. The Reward cannot be transferred, resold, or remarketed, nor can it be exchanged for cash or other services.
 18. The Selected Plan(s) is underwritten by Prudential Hong Kong Limited, 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(s) and specimen policy(ies) issued by us.
 19. In the event of any discrepancies between the English and Chinese versions of these terms and conditions, the English version shall prevail.
 20. 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.

The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential. Some of these plans may have a savings element and are not an alternative to ordinary savings or time deposits. Part of the premium pays for the insurance and related costs.

If you are not happy with your policy, you have a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy(ies) paid, less any withdrawals (if applicable), provided that no claim has been made under the policy. A written notice should be received directly by the Prudential's Hong Kong Office at 8/F Prudential Tower, The Gateway Harbour City, 21 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong within the cooling-off period (that is, within 21 days for face-to-face distribution (including webpage and mobile app) or 30 days for non-face-to-face distribution, after the delivery of the policy or issue of a notice (informing you or your representative about the availability of the policy and expiry date of the cooling-off period, whichever is the earlier). After the expiration of the cooling-off period, if you cancel the policy before the end of the term, the projected total cash value (if applicable) may be less than the total premium you have paid. You should check with Prudential if you have any doubt regarding your cooling-off right.

Standard Chartered is an insurance agent of Prudential.

As the issuer of the life insurance plans, Prudential will be responsible for all protection and claims issues. Prudential is not an associate or subsidiary company of Standard Chartered. This leaflet is not a contract of insurance and is intended to be a general summary for reference purpose only. Please refer to the policy for full terms and conditions. Standard Chartered does not accept any responsibilities regarding any statements provided by Prudential or any discrepancies or omissions in the contract of insurance nor shall Standard Chartered be held liable in any manner whatsoever in relation to your contract of insurance.

This leaflet is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any insurance product outside Hong Kong. Prudential and Standard Chartered do not offer or sell any insurance product in any jurisdictions outside Hong Kong in which such offering or sale of the insurance product is illegal under the laws of such jurisdictions. This leaflet does not constitute a contract of insurance or an offer, invitations or recommendation to any person to enter into any contract of insurance or any transaction described therein or any similar transaction.

Whether to apply for insurance coverage is your own individual decision. **During the sales process, this document 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.**

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between Standard Chartered and the client out of the selling process or processing of the related transaction, Standard Chartered is required to enter into a Financial Dispute Resolution Scheme process with the client; however any dispute over the contractual terms of the product should be resolved directly between Prudential and the client.