

條款及細則：

1. 此保費回贈推廣優惠活動（「推廣優惠」）由保誠保險有限公司（「保誠」）提供。
2. 此推廣優惠只適用於透過渣打銀行（香港）有限公司（「渣打」）遞交之投保申請。
3. 保費回贈金額不會享有稅務扣減。有關稅務扣減之詳情，請參閱產品小冊子。
4. 「特選客戶」為：
 - (i) 必須經由渣打分行的銷售職員購買於 2020 年 4 月至 12 月內供款期滿之「理想人生」終身保障計劃/「理想人生」終身保障計劃 II /「理想人生」終身保障計劃 III/「更美好」保障計劃 /「更美好」保障計劃 II /「更美好」保障計劃 III/「雋陞」儲蓄保障計劃 3 年或 5 年保費供款年期的保單持有人; 或
 - (ii) 必須經由渣打分行的銷售職員購買並於 2020 年 5 月至 2021 年 1 月內保單期滿之「樂豐收」人民幣儲蓄保險計劃 IV/「進寶」儲蓄計劃 /「進寶易」儲蓄計劃的保單持有人; 或
 - (iii) 必須經由渣打分行的銷售職員購買並於 2020 年 5 月至 2021 年 1 月內合資格收取「新生代」計劃現金款項的保單持有人。
5. 就享有此推廣優惠，特選客戶必須於以上指定推廣期內，向保誠成功遞交已填妥之申請表格，投保如以上列表所示之任何精選人壽保險計劃（「精選計劃」），而該新計劃之保單必須於上列相應的精選計劃保單發出日期或之前由保誠發出。
6. 此推廣優惠不適用於任何在指定推廣期開始日之前已申請投保之精選計劃、現有個人壽險基本計劃 / 附加保障、任何保單轉換或其他沒有於此推廣優惠列明之基本計劃/附加保障。
7. 精選計劃之保單持有人及特選客戶必須為同一人。若特選客戶於指定推廣期成功投保一份或以上精選計劃，並符合此條款及細則的所有其他條件，則每份精選計劃均可享有相關的保費回贈。惟該精選計劃必須於派發保費回贈時仍然維持生效及維持在投保時之首年總年



度化保費或以上，並已繳付所有到期及應繳的保費及保費徵費，否則此推廣優惠將被取消。

8. 任何於精選計劃之保單發出後(冷靜期內或之後)作出更改，而導致供款期內應繳保費下調(包括但不限於取消基本計劃/附加保障、減少投保額或更改供款年期/保費繳付模式等)，相關精選計劃之保費回贈將會全數被取消。任何於精選計劃之保單發出後(冷靜期內或之後)作出更改，而導致供款期內應繳保費增加(包括但不限於增加附加保障、提高投保額或更改供款年期/保費繳付模式等)，增加部分之保費將不會享有是次推廣優惠。另外，任何於精選計劃之保單發出後至發放保費回贈前更改保單持有人，相關精選計劃之保費回贈將會全數被取消。
9. 此推廣優惠的最高總保費回贈金額合共為每位保單持有人 100,000 港元 / 12,821 美元，並按同一位個人保單持有人名下所有精選計劃之保費回贈金額計算。若保單持有人的總保費回贈金額達到或超過上述金額，每份精選計劃的保費回贈金額將會因應其首年年度化保費按比例(不包括保費徵費)計算。
10. 此推廣優惠可與其他推廣優惠同時享用。
11. 保費回贈不適用於**特選危疾治療保**基本計劃之保單費用，而該有關計劃的保單費用如下：

保費繳付模式	保單費用
年繳	30 美元 / 240 港元
半年繳	16.5 美元 / 132 港元
季繳	9 美元 / 72 港元
月繳	3.5 美元 / 28 港元

12. 每份精選計劃的保費回贈金額將會因應其首年年度化保費按比例(不包括保費徵費)計算。

13. 所有精選計劃如非以年繳方式繳付保費，其首年年度化保費為首 12 個月所繳付之總保費額。如果精選計劃以月繳方式繳付保費，相關的首年年度化保費為月繳保費乘以 12。
14. 若所申請之精選計劃為基本計劃，保費回贈金額將用於支付緊接第 1 個保單年度完結後之首期到期保費。若所申請之精選計劃為附加保障計劃，保費回贈金額將用於支付精選計劃生效滿 12 個月後緊接的下一期到期保費。若保費回贈金額超過上述到期應繳保費，餘下之金額將會用作支付保單其後保費，直至保費回贈金額完全扣減為止。如保單不再生效，任何未發放的保費回贈將會被取消。
15. 若「樂豐收」人民幣儲蓄保險計劃 IV/「進寶」儲蓄計劃 / 「進寶易」儲蓄計劃的保單持有人選擇把期滿金額用以繳付新保單之首期保費或首期保費及保費徵費，有關保單之保單持有人必須為同一人。如期滿金額較新投保申請之首期保費或首期保費及保費徵費為高，餘額將以支票形式退回保單持有人；如期滿金額較新投保申請之首期保費或首期保費及保費徵費為低，特選客戶需自行繳付有關餘額。
16. 即使保單退保、期滿或失效，保費回贈均不得轉換或兌換現金，亦不得轉讓予他人或其他保單。
17. 如成功符合此推廣優惠條款及細則下有關保費回贈之要求，於相關保單及 / 或相關附加保障計劃（如適用）成功發出後，此推廣優惠下的保費回贈亦會構成保單合約之一部分。
18. 精選計劃由保誠承保，並分別受其保單內的所有條款及細則規限。有關產品詳情，請參閱由保誠發出之產品小冊子及保單樣本內的條款及細則。
19. 保誠有權隨時更改此推廣優惠的條款及細則而毋須另行通知。如有任何異議，保誠擁有最終決定權。



註

人壽保險計劃乃由保誠保險有限公司（英國保誠集團成員）（「保誠」）承保之人壽保險產品及非銀行存款。部分人壽保險計劃可能含有儲蓄成分，但並非儲蓄存款或定期存款。部分的保費付作保險及相關費用。

若您不滿意保單，您有權在冷靜期內取消保單，並獲退回已扣除任何曾提取現金金額後（如適用）之任何已繳交的保費及保費徵費，惟本保單須未曾作出任何理賠。您需將書面通知於冷靜期內送達保誠設於香港九龍尖沙咀廣東道 21 號海港城港威大廈英國保誠保險大樓 8 樓之辦事處（即由保單交付予您或您的代表後，或發出有關通知書（以說明本保單已經備妥及冷靜期的屆滿日期）予您或您的代表後，起計的 21 天內，以較先者為準）。冷靜期結束後，若您在期滿前取消保單，預計的總現金價值（如適用）可能少於您已付的保費總額。如您對此有任何疑問，請應盡快與保誠聯絡。

渣打銀行（香港）有限公司（「渣打」）為保誠之保險代理。

作為保單發出人，保誠會負責處理一切關於保障及賠償事宜。保誠並非渣打之聯營或附屬機構。此推廣優惠乃資料摘要，只供參考之用，並不構成任何保險合約。有關計劃之詳細條款及細則，概以保單為準。對保誠所提供之資料或任何有關該公司保單條文之分歧或遺漏；及對您的保險合約，渣打概毋須負責。

此推廣優惠僅旨在香港派發，並不能詮釋為在香港境外提供、出售或遊說購買任何保險產品。如在香港境外之任何司法管轄區的法律下提供或出售任何保險產品屬於違法，保誠及渣打不會在該司法管轄區提供或出售該保險產品。此推廣優惠並不構成跟任何人之保單合約或任何提議、邀請或建議簽訂此單張所說明之任何保險合約或任何交易或類似之交易。



您投保與否乃個人之獨立決定。在銷售過程中此文件必須與有關產品小冊子一起閱讀。有關保險計劃之產品條款、細則及風險披露，請仔細閱讀有關計劃之產品小冊子及保單文件。

保誠 – 渣打銀行（香港）有限公司客戶服務專線：2281 1188

www.prudential.com.hk



Terms & Conditions:

1. This premium refund promotion (the "Promotion") is offered by Prudential Hong Kong Limited ("Prudential").
2. The Promotion is only applicable to policies applied through Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered").
3. The amount of premium refund will not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.
4. "Selected Customer(s)" refers to:
 - (i) the policyholders of **Achiever Life Assurance/ Achiever Life Assurance II/Achiever Life Assurance III/Better Life Assurance/Better Life Assurance II/ Better Life Assurance III/ Evergreen Growth Saver** policy(ies) of either 3-year or 5-year premium term which has/have been paid up from April to December 2020 which were purchased through sales staff at any branches of Standard Chartered; or
 - (ii) the policyholders of **Golden Harvest RMB Endowment Plan IV/ PRUsave plus/Easi-PRUsave plus** policy(ies) that become mature from May 2020 to January 2021 which were purchased through sales staff at any branches of Standard Chartered; or
 - (iii) the policyholders who are eligible to receive the cash payment of **Best Start Plan** from May 2020 to January 2021 which were purchased through sales staff at any branches of Standard Chartered.
5. In order to be eligible for the Promotion, the Selected Customer(s) must have, within the promotion period specified above, successfully applied for and submitted to Prudential the completed application for any of the selected life insurance plans listed in the table above (the "Selected Plan(s)") and the policy(ies) of which must have been issued on or before the corresponding date of policy issuance of the relevant Selected Plan(s) as set out above.



6. The Promotion will not be offered to the Selected Plan(s) applied before the commencement date of the stated promotion period, existing individual life insurance basic plan(s) or supplementary benefit(s), any policy conversion or any other basic plan(s) or supplementary benefit(s) not mentioned in this Promotion.
7. The Selected Customer(s) must be the policyholders of the Selected Plan(s). The Selected Customer(s) will enjoy the premium refund of the corresponding Selected Plan(s) when they newly enrol in any 1 or more of the Selected Plan(s) together with fulfilling all other requirements stated under these terms and conditions. Such Selected Plan(s) must remain in force and be kept at or above the first year total annualised premium level, and all the premiums and levy(ies) due and payable must have been fully settled when the premium refund is applied. Otherwise, the Promotion will be forfeited.
8. For any alterations of the Selected Plan(s) 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 termination of basic plan(s)/supplementary benefit(s), a decrease in sum assured or a change of premium term/premium payment mode), the premium refund for the respective Selected Plan(s) will be totally forfeited. For any alterations of the Selected Plan(s) after policy issuance (within or after the cooling-off period) which results in an increase of premium payable within the premium term (including but not limited to an addition of supplementary benefit(s), an increase in sum assured or a 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 policy issuance and before the application for premium refund which results in a change of policyholder under the Selected Plan(s), the premium refund for the respective Selected Plan(s) will be totally forfeited.
9. The total maximum amount of premium refund under this Promotion is HKD 100,000/USD 12,821 per policyholder. It is calculated based on the premium refund of all Selected Plan(s) in the name of the same individual policyholder. If a policyholder's total premium refund reaches or exceeds the aforesaid amount, we



will give each Selected Plan a pro-rata premium discount. We will calculate the premium refund amount based on each Selected Plan' s first year' s annualised premium excluding levy.

10. The Promotion can be used in conjunction with other promotion offers.
11. The premium refund does NOT apply to the policy fees of PRUhealth essential critical care basic plan. The policy fees are as follows:

Premium payment mode	Policy fees
Yearly	USD 30/HKD 240
Half-yearly	USD 16.5/HKD 132
Quarterly	USD 9/HKD 72
Monthly	USD 3.5/HKD 28

12. We will calculate the premium refund amount based on each Selected Plan' s first year annualised premium excluding levy.
13. If the premium of the Selected 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 Selected Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
14. If the Selected Plan(s) is applied as a basic plan, the amount of premium refund will be used to settle the first modal premium of the policy due immediately after the end of the first policy year. If the Selected Plan(s) is applied as a supplementary benefit, the amount of premium refund will be used to settle the next modal premium of the policy due immediately after the Selected Plan(s) has been in force



for 12 months. If the amount of premium refund exceeds the aforesaid modal premium due to be paid, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of premium refund is fully utilised. Any unutilised premium refund will be forfeited if the policy is no longer in force.

15. If the policholder chooses to transfer the maturity value of **Golden Harvest RMB Endowment Plan IV/PRUsave Plus/Easi-PRUsave Plus** policy(ies) for the settlement of the initial premium or initial premium and levy of a new policy, the relevant policy should be issued under the same individual policyholder. If the maturity value is higher than the new policy's initial premium or initial premium and levy, the remaining amount will be returned to the policyholder in the form of a cheque. If the maturity value is less than the new policy's initial premium or initial premium and levy, Selected Customer will be required to pay for the outstanding balance.
16. 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.
17. 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.
18. The Selected Plan(s) is/are underwritten by Prudential and is/are subject to all their 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 Prudential.
19. Prudential reserves the right to change any terms and conditions of this Promotion without issuing further notices. In the event of any disputes, Prudential shall have the absolute discretion to make the final decision.



Notes

The life insurance plans are life insurance products and are not bank deposit. They are underwritten by Prudential Hong Kong Limited (A member of Prudential plc group) ("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 signed by you 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 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 Bank (Hong Kong) Limited ("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 promotion 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 promotion 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 and Standard Chartered do 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 promotion 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.**

Prudential Customer Service Hotline Dedicated for Standard Chartered Bank (Hong Kong) Limited: 2281 1188

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