



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保誠的營業部遞交之投保申請。
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) 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) 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) 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特選客戶 100,000 港元 / 12,821 美元，並按同一位個人特選客戶名下所有精選計劃之保費回贈金額計算。若特選客戶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。惟保誠顧問及員工的個人保單不能參與此推廣優惠。
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」儲蓄計劃的特選客戶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特選客戶；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

以上產品介紹及其他有關資料只供參考之用，不能作為保誠保險有限公司（「保誠」）與任何人士或團體所訂之任何合約或該合約之任何部分（除非另有指明）。**在銷售過程中此推廣優惠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。**如有需要，保誠樂意提供保單樣本以供您參考。

此推廣優惠僅旨在香港派發，並不能詮釋為保誠在香港境外提供、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，保誠不會在該司法管轄區提供或出售該保險產品。

此推廣優惠由保誠保險有限公司（英國保誠集團成員）所刊發。



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 the Agency channel of Prudential.
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; 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; or
 - (iii) the policyholders who are eligible to receive the cash payment of **Best Start Plan** from May 2020 to January 2021.
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 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 Selected Customer. It is calculated based on the premium refund of all Selected Plan(s) in the name of the same individual Selected Customer. If a Selected Customer's total premium refund reaches or exceeds the aforesaid amount, we will give each Selected Plan a pro-rata premium refund. 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. The personal policies of Prudential' s agents and staff are not eligible for the Promotion.
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 Selected Customer 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 Selected Customer 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 product details and other relevant information listed above are for reference only. It does not constitute any contract or any part thereof between Prudential Hong Kong Limited ("Prudential") and any persons or entities (unless otherwise stated). **During the sales process, this promotion 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 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 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 promotion is issued by Prudential Hong Kong Limited (A member of Prudential plc group).