



We do new era health protection

Provide comprehensive health protection for your loved ones and enjoy 3 months' premium discount

From **29 July to 28 August 2020**, when you successfully take out **any** of the 2 **certified plans under the Voluntary Health Insurance Scheme ("VHIS")**, we will give you **3 months' premium discount**¹.

You may also apply for **tax relief** on your qualifying premiums paid for the 2 certified VHIS plans².

Selected Plan(s)	Plan Type	Premium Discount of the First Year Annualised Premium
PRUHealth CoreChoice Medical Plan (VHIS certified plan) – HKD plan	Basic plan & supplementary benefit	3 months
PRUHealth FlexiChoice Medical Plan (VHIS certified plan) – HKD/USD plan		

- ¹ If the Eligible Plan(s) (as defined in clause 4 of the terms and conditions section overleaf) is applied as a basic plan, the first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the premium discount. If the Eligible Plan(s) is applied as a supplementary benefit, the next modal premium of the policy due immediately after the Eligible Plan(s) has/have been in force for 12 months will be discounted by the amount of the premium discount.
- ² The amount of premium discount would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.

Contact your consultant or call our Customer Service Hotline

 **2281 1333**  **www.prudential.com.hk**

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

Terms and Conditions

1. This premium discount on **PRUHealth CoreChoice Medical Plan** and **PRUHealth FlexiChoice Medical Plan** (the “Premium Discount”) promotion (the “Promotion”) is offered by Prudential Hong Kong Limited (“Prudential” or “we”) and covers the period from 29 July to 28 August 2020, 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. The Premium Discount amount would not be entitled to the tax relief. For details of the tax relief, please refer to the product brochure.
4. 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 any of the selected plan(s) listed in the table on the 1st page of this flyer (the “Selected Plan(s)”) to us within the Promotion Period;
 - (ii) Selected Plan(s) must have been issued by us on or before 31 October 2020;
 - (iii) Selected Plan(s) must remain in force when we apply the Premium Discount to the Selected Plan(s);
 - (iv) customers must download the “Pulse by Prudential” mobile application and successfully register with the same contact phone number customers used when customers enrolled in the Selected Plan(s) before we apply the Premium Discount to the Selected Plan(s); and
 - (v) all the premiums and levy(ies) must have been fully settled when due.Selected Plan(s) will be eligible for the Promotion (the “Eligible Plan(s)”) if the Selected Plan(s) meet(s) all applicable requirements as set out in clause 4. Otherwise, the Premium Discount will be forfeited.
5. If the Eligible Plan(s) is applied as a basic plan, the first modal premium of the policy due immediately after the end of the 1st policy year will be discounted by the amount of the Premium Discount. If the Eligible Plan(s) is applied as a supplementary benefit, the next modal premium of the policy due immediately after the Eligible Plan(s) has been in force for 12 months will be discounted by the amount of the Premium Discount. If the amount of Premium Discount exceeds the first modal premium due to be paid after the end of the 1st policy year, the remaining balance will be used to settle subsequent modal premium(s) of the policy until the amount of Premium Discount is fully utilised. Any unutilised Premium Discount will be forfeited if the policy is no longer in force.
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. For any alterations of the Eligible 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 downgrade of plan level or change of premium payment mode), the Premium Discount for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible 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 upgrade of plan level or change of premium payment mode), the increased portion of the increased premium will NOT be eligible for this Promotion.
8. The Promotion will not be offered to the Selected Plan(s) applied for or in force on or before 28 July 2020, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration. **This Promotion cannot be used in conjunction with the basic offer of the premium discount on the supplementary benefit(s) for PRUHealth FlexiChoice Medical Plan and PRUHealth CoreChoice Medical Plan under the Protect What Matters Campaign that is valid from 29 July to 28 August 2020.**
9. We will calculate the Premium Discount amount based on each Eligible Plan’s first year annualised premium excluding levy.
10. Regarding the calculation of Premium Discount on Eligible Plan(s), a pro-rata approach will be adopted. For example, the 3 months’ Premium Discount amount shall be equivalent to 3/12 of the Eligible Plan’s first year annualised premium excluding levy.
11. If the premium of the Eligible 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 Eligible Plan(s) is paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
12. 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.
13. 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 us.
14. 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

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. **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.

Policyholders must meet all the eligibility requirements set out under the Inland Revenue Ordinance and any guidance issued by the Inland Revenue Department of the Hong Kong Special Administrative Region before they can claim the relevant tax relief. All of the above general tax information provided is for reference only. You should always consult with a professional tax advisor if you have any doubts. For further information on tax concessions applicable to VHIS plans, please refer to www.vhis.gov.hk/en/.

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.

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