





## Enrol in Selected Critical Illness Plan(s) and enjoy up to a total of 40% premium refund

From **1 April to 30 June 2024**, when you successfully take out the Selected Critical Illness Plan(s) below, we will give you **up to 20% premium refund**<sup>1</sup> (the “Basic Offer”).

Based on your insurance needs, if you also take out any of our **Selected VHIS Plan(s)**<sup>2,3</sup> or **Selected Medical Protection Plan(s)**<sup>4</sup> during the Promotion Period, we will give you **up to 20% extra premium refund** of the first year annualised premium (the “Double Offer”) on the **Selected Critical Illness Plan(s)**, giving you **a total of up to 40% premium refund**!

Selected Critical Illness Plan(s)	Premium Term	Premium Refund of the First Year Annualised Premium <sup>1</sup>				
		Basic Offer	Double Offer (If enrol together with any Selected VHIS Plan(s) <sup>2,3</sup> or Selected Medical Protection Plan(s) <sup>4</sup> )	Basic Offer + Double Offer		
<b>PRUHealth Guardian Critical Illness Plan</b>  <b>PRUHealth Baby Guardian Critical Illness Plan</b> 	5 <sup>6</sup> /10 years	10%	+	10%	=	20%
<b>PRUHealth Critical Illness Extended Care III</b> <b>PRUHealth Critical Illness First Protect II</b> <sup>5</sup>	15 <sup>7</sup> /20/25 <sup>7</sup> /30 <sup>8</sup> years	20%	+	20%	=	40%

<sup>1</sup> The amount of the premium refund (including the Basic Offer and Double Offer (if applicable)) for the Eligible Plan (as defined in clause 3 of the relevant terms and conditions) will be credited to the premium deposit account of the eligible policy. For more details, please refer to clause 4 and 5 of the relevant terms and conditions.

<sup>2</sup> Selected VHIS Plan(s) (if applicable) consist of **PRUHealth VHIS VIP Plan**, **PRUHealth CoreChoice Medical Plan**, **PRUHealth VHIS EasyChoice Plan** and **PRUHealth FlexiChoice Medical Plan** as certified plans under the Voluntary Health Insurance Scheme and are available in Hong Kong only.

<sup>3</sup> You may apply for tax deduction in Hong Kong on your qualifying premiums paid for the VHIS Plan(s) (if applicable). For details of the tax deduction, please refer to the product brochures.

<sup>4</sup> Selected Medical Protection Plan(s) (if applicable) consist of **PRUhealth medical plus**, **PRUmyhealth prestige medical plan** (available in Hong Kong only) and **PRUmed lifelong care plan**.

<sup>5</sup> This plan is available in Hong Kong only.

<sup>6</sup> The 5-year premium term is only applicable to **PRUHealth Guardian Critical Illness Plan**.

<sup>7</sup> The 15-year and 25-year premium term are only applicable to **PRUHealth Guardian Critical Illness Plan**,

**PRUHealth Baby Guardian Critical Illness Plan**, **PRUHealth Critical Illness Extended Care III** and **PRUHealth Critical Illness First Protect II**.

<sup>8</sup> The 30-year premium term is only applicable to **PRUHealth Critical Illness First Protect II**.

## Terms and Conditions

1. This premium refund of Selected Critical Illness Plan(s) (the “Premium Refund”) 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 April to 30 June 2024, both dates inclusive (the “Promotion Period”). The Promotion consists of 2 offers – the “Basic Offer” and the “Double Offer”.
2. The Promotion is applicable to the policies applied through the Agency channel or Broker channel (if applicable) of Prudential.
3. In order to be eligible for the Premium Refund under the Promotion,
  - (i) customers must have successfully applied for and submitted the completed application for **PRU**Health Guardian Critical Illness Plan, **PRU**Health Baby Guardian Critical Illness Plan, **PRU**Health Critical Illness Extended Care III or **PRU**Health Critical Illness First Protect II (available in Hong Kong only) (the “Selected Critical Illness Plan(s)”) and any selected VHIS plan(s) (if applicable) or selected medical protection plan(s) (if applicable) to us within the Promotion Period, in the name of the same individual policyholder. The selected VHIS plan(s) (if applicable) or selected medical protection plan(s) (if applicable) consist of:
    - (a) VHIS plan(s) (available in Hong Kong only): **PRU**Health VHIS VIP Plan, **PRU**Health CoreChoice Medical Plan, **PRU**Health VHIS EasyChoice Plan or **PRU**Health FlexiChoice Medical Plan (the “Selected VHIS Plan(s)”); or
    - (b) medical protection plan(s): **PRU**health medical plus, **PRU**myhealth prestige medical plan (available in Hong Kong only) or **PRU**med lifelong care plan (the “Selected Medical Protection Plan(s)”);
  - (ii) the Selected Critical Illness Plan(s) must have been issued by us on or before 31 August 2024;
  - (iii) in order to be eligible for the Double Offer, the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable) and the Selected Critical Illness Plan(s), in the name of the same individual policyholder, must be applied for during the Promotion Period and issued on or before 31 August 2024;
  - (iv) the Selected Critical Illness Plan(s) and the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable) must remain in force when we apply the Premium Refund to the Selected Critical Illness Plan(s); and
  - (v) all the premiums and levy(ies) (if applicable) must have been fully settled when due.
 Each Selected Critical Illness Plan will be eligible for the Premium Refund (each an “Eligible Plan”) if the Selected Critical Illness Plan(s) and the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable) meet all applicable requirements as set out in clause 3. Otherwise, the Premium Refund will be forfeited.
4. The amount of Premium Refund (including the Basic Offer and Double Offer (if applicable)) will be denominated in the policy currency and credited to the premium deposit account (“PDA”) of the eligible policy on the dates listed in the table:

Premium Payment Mode	Date of Premium Refund	
	Basic Offer	Double Offer
Annual mode	On or before 28 February 2025	On or before 28 February 2026
Semi-annual mode	On or before 31 August 2025	On or before 31 August 2026
Quarterly mode		
Monthly mode		

The above premium payment mode means the premium payment mode at the time of policy issuance. PDA is a policyholder’s premium account set up by us for our policyholder to keep excess premium for future settlement of the relevant modal premium due (and the corresponding levy, if applicable, if there is remaining balance in PDA) until the amount of Premium Refund is fully utilised. Any undistributed or unused Premium Refund will be forfeited if the policy is no longer in force.

5. We shall restrict any withdrawal of Premium Refund from the PDA and Premium Refund is only intended for the settlement of future premium (and levy (ies), if applicable) if there is remaining balance in PDA. 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.
6. The Premium Refund 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 Refund.
7. For any alterations of the Eligible Plan(s) and/or the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which result in a reduction of premium payable within the premium term (including but not limited to a decrease in sum assured, an increase in deductible, a downgrade of room level, a downgrade of plan level, cancellation or a downgrade of plan level of **PRU**Health Major or **PRU**med Major, if applicable, or a reduction in territorial scope of cover), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited. For any alterations of the Eligible Plan(s) and/or the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable) after policy issuance (within or after the cooling-off period) which result in an increase of premium payable within the premium term (including but not limited to an increase in sum assured, a reduction in deductible, an upgrade of room level, an upgrade of plan level, addition or an upgrade of plan level of **PRU**Health Major or **PRU**med Major, if applicable, or an expansion in territorial scope of cover), the increased portion of the increased premium will NOT be eligible for this Promotion. Notwithstanding the above, if there is any change of premium payment mode during the first policy year, the Eligible Plan(s) will still qualify for the Premium Refund and we will use the lowest first year annualised premium to calculate the Premium Refund amount (please refer to clause 10 for calculation of the first year annualised premium). In addition, for any alterations after policy issuance (within or after the cooling-off period) and before the payment of Premium Refund which result in a change of policyholder under the Selected Critical Illness Plan(s) and/or the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable), the Premium Refund for the respective Eligible Plan(s) will be totally forfeited.
8. The Promotion will not be offered to the Selected Critical Illness Plan(s) and/or the Selected VHIS Plan(s) (if applicable) or the Selected Medical Protection Plan(s) (if applicable) applied for or in force on or before 31 March 2024, or to any other basic plan(s) or supplementary benefit(s), or to any policy conversion or plan migration.
9. We will calculate the Premium Refund amount based on each Eligible Plan’s first year annualised premium (excluding levy, if applicable).
10. If the premium of the Eligible Plan(s) is/are 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/are paid on a monthly basis, the respective first year annualised premium shall be equal to 12 times the monthly payment.
11. **The Promotion can be used in conjunction with any other promotional offer unless otherwise specified.**
12. 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.

13. The Selected Critical Illness Plan(s), the Selected VHIS Plan(s) and the Selected Medical Protection Plan(s) are underwritten by Prudential Hong Kong Limited or Prudential Hong Kong Limited (Macau Branch) (as the case may be), and are subject to all the 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

**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.

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 deduction. 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](http://www.vhis.gov.hk/en).

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