

## Prudential Life Insurance Plan (PRUTerm Piece of Cake Insurance Plan) Promotion

(Promotion Period: 1 February to 31 March 2021)

Please be reminded to keep this flyer along with your policy contract upon its issuance as the premium refund under the promotion may form part of the policy contract if the requirements of the premium refund under the terms and conditions of the promotion are satisfactorily fulfilled.

Applications must be made through the website of Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered")

We always strive to provide you with one-stop, comprehensive life insurance solutions that fulfil your protection and financial needs at different stages of life, giving you and your family peace of mind for today and the future.

Based on your insurance need, from 1 February to 31 March 2021, as our valuable client, you can now enjoy an array of fabulous offer (see Important Notes below) upon successful application of an eligible life insurance plan(s) underwritten by Prudential Hong Kong Limited:

Eligible Plan	Premium Waiver of the First Year Annualised Premium
PRUTerm Piece of Cake Insurance Plan - HKD plan	50%

**Important Notes:**

- The above Promotion is subject to all the terms and conditions overleaf.
- Prudential and Standard Chartered shall have the right, without prior notice, to terminate the Promotion or to amend any of the terms and conditions as provided herein. In the event of any dispute, applicants accept that the final decision of Prudential and Standard Chartered shall be binding upon them.

**Terms and Conditions:**

1. The Prudential Life Insurance Plan (PRUTerm Piece of Cake Insurance Plan) Promotion (the "Promotion") is offered by Prudential Hong Kong Limited (A member of Prudential plc group) ("Prudential") and Standard Chartered Bank (Hong Kong) Limited ("Standard Chartered"). The promotion period is from 1 February to 31 March 2021, both dates inclusive (the "Promotion Period").
2. Unless otherwise specified, the Promotion is applicable to the Eligible Plan which is successfully applied for by Standard Chartered existing client with a valid Hong Kong Identity Card, through Standard Chartered's website during the Promotion Period and underwritten by Prudential. If the Eligible Plan meets the requirements stated in the terms and conditions of the Promotion, a waiver of a percentage of the first year annualised premium of the Eligible Plan applies. The percentage of premium to be waived is stated on the preceding page.
3. The amount of premium waiver under the Promotion as set out in the table in this promotional leaflet (the "Premium Waiver") is based on the first year annualised premium (excluding levy) for each Eligible Plan. The Promotion will not be applicable to the Eligible Plan(s) applied for or become(s) in force on or before 31 January 2021. The Premium Waiver will be directly reduced from the initial premium of the policy and client only needs to pay for the premium balance and the levy. In the case that the payment is not made for any reasons, including payment rejection by a bank, the Promotion will be forfeited. HKD is the only currency option for the Promotion and the premium payment mode of Eligible Plan(s) must only be in annual mode to enjoy the Promotion.
4. To qualify for the Promotion, the Eligible Plan applied during the Promotion Period must be issued on or before 30 April 2021 and the actual initial premium payable and levy(ies) must be paid to Prudential.
5. The Premium Waiver for each Eligible Plan 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 Promotion cannot be enjoyed in conjunction with any other prevailing promotional offers. In the event that the Eligible Plan(s) also qualify for other prevailing promotional offers, Prudential and Standard Chartered shall, at their sole discretion, determine which offer(s) shall apply.
7. 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.
8. Prudential and Standard Chartered shall have the right, without prior notice, to terminate the Promotion or to amend any of the terms and conditions as provided herein. In the event of any dispute, applicants accept that the final decision of Prudential and Standard Chartered shall be binding upon them.
9. Prudential shall decide at its absolute discretion whether or not to issue any insurance policy.

Note: 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 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 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.