

Prudential Cambodia – ICONIC Program Terms and Conditions

Eligibility:

- Customers are eligible to join the ICONIC Program with a minimum annual premium of US\$1,500 per policy.
- Existing Customers who purchase a life or health insurance policy in 2025 with a premium of US\$1,500 or above will automatically be entitled to ICONIC membership.
- Customers who fulfil all requirements as specified in the respective product's terms and conditions.
- Customers who complete the medical examination requirement, if applicable.

Perks and Privileges:

- Customers will receive a premium ICONIC card, and associated perks based on their assigned membership tier, following policy issuance.
- Each policy purchased will receive an Iconic Card corresponding to its respective tier.
- Medical Examination will be provided based on tier:
 - Diamond White: Local medical examination**
 - Diamond Blue : Overseas medical examinations**
 - Diamond Red: Overseas medical examinations** including: round trip arrangements, accommodation, and transportation. (*departing from Phnom Penh, Cambodia only*). Customer can choose to do local medical examination upon request.
- The requirement for a medical examination is subject to the company's policy and does not apply to all proposed customers. We will notify you in the event a medical examination is required.
- *Customer can redeem discounts from medical partners during membership period.*
- Customers will receive free checkups and flu vaccinations in Cambodia, based on their tier benefits.
- The health check-up perk is **exclusively available to the policyholder** and does **not extend to family members**, regardless of the number of policies held. This benefit is non-transferable and applies solely to the individual whose name is listed as the policy owner.
- Membership benefits are effective from the policy issuance date.
- The benefits are non-transferable and apply only to the policy owner.
- Offers from Prudential ICONIC Program's partners are subject to each partner's terms and conditions, which may vary and are subject to withdraw or change with or without prior notice.

Membership Terms:

- ICONIC membership remains valid as long as the policy is in force and premiums are paid.
- Customer can access the program through Prudential Cambodia's agents or bank partners, Prudential's online portal/forms.
- Hotline access: enjoy priority assistance via a dedicated hotline: [1800 200 989], available: Monday to Friday, 8:00 AM – 5:30 PM.
- ICONIC member will have a special ICONIC agent for support and inquiries.
- Based on tier, ICONIC member will be entitled to special offers on selected product discount
- Prudential reserves the right to modify or terminate the ICONIC Program at its sole discretion, with or without prior notice.

ICONIC A+ Program – Terms & Conditions

Eligibility:

- Open exclusively to children of ICONIC members (i.e., children of policy owners).
- Applicable for children aged 9 to 13 years.

Participation:

- Enrollment is subject to registration, seat availability, and scheduling.
- Prudential reserves the right to change or discontinue the A+ Program at its sole discretion, with or without prior notice.

Program Terms:

- The program is delivered through interactive workshops designed to empower children, boost their confidence, and strengthen their commitment to achieving success and peace of mind.
- Each workshop will be uniquely tailored, and specific details for each session will be communicated to customers during the enrollment process.
- The schedule and dates for each session will be communicated to participants in a timely manner.

General Terms

- Rewards cannot be redeemed for cash, credit, or any other items of equivalent value, nor valid to use with or exchange for other promotions, discounts, vouchers, and other promotional rates unless stated otherwise.
- Prudential Cambodia may at any time at its absolute discretion, without prior notice or assigning any reason thereof or being liable to any person, (i) suspend, cancel or terminate this campaign, or (ii) delete, vary, supplement, amend, modify any one or more of the terms and conditions of the promotion.
- Decisions made by Prudential Cambodia will be final and binding in this regard. Prudential Cambodia reserves the right to contact you using email or Phone number for further engagement activities.
- If you have any question, please contact our Customer Service Hotline at 023 964 222 / 1800-212223 (Toll free) (Service Hours: Monday to Friday 07:30am - 18:00pm, except Saturday, Sunday, and public holidays), or send message to Prudential Cambodia's Facebook messenger.