

Terms and conditions of the enrolment offer for Bupa insurance plans
保柏保險計劃的投保優惠之條款及細則

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Premium Discount for Bupa Hero VHIS Plan
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 February 2025 – 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrolls as an insured person ("New Customer") under Bupa Hero VHIS Plan (Flexi Plan) ("Eligible Scheme") and fulfils all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Within the Promotion Period, a premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the policy year and deductible below ("Promotion Offer"):

Deductible option of the first policy year	Allocation of Premium Discount (based on first-year premium) ("Premium Discount")				
	First policy year	Second policy year (Subject to no claim in 1 st year)	Third policy year (Subject to no claim in 1 st and 2 nd year)	Total discount for the first 3 policy years	Discount code (For Bupa use only)
HK\$40,000 or HK\$50,000 or HK\$80,000	15%	35%	30%	80%	2MHERO80%
HK\$0 or HK\$12,000 or HK\$15,000	15%	20%	15%	50%	2MHERO50%

The Promotion Offer is calculated according to the overall premium after family discount of **the first policy year**, inclusive of the standard premium of the Certified Plan, premiums for optional benefits, Bupa Supplementary Critical Illness Benefit (if applicable) and its premium loading. Certified Plan shall mean all the terms and benefits (including any Supplement(s)) that form an insurance plan certified by the Government to be compliant with the requirements of the VHIS.

4. To enjoy the Promotion Offer, a New Customer is required to meet all of the following eligibility criteria:
 - Application for the Eligible Scheme must be submitted through a Bupa Health Management Consultant during the Promotion Period;
 - The Eligible Scheme must come into effect on or before 1 April 2025 with premium paid on an annual basis for the first 3 policy years;
 - The eligible Premium Discount in the second policy year will be offered to New Customer provided that no claim under the Certified Plan is paid or payable during the first policy year. The eligible Premium Discount in the third policy year will be offered to New Customer provided that no claim under the Certified Plan is paid or payable during the first and second policy years.
 - New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to New Customer who transfer his/her existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. Other than the family discount offered to the Eligible Scheme (if applicable, subject to terms and conditions of the family discount of the Eligible Scheme), the Promotion Offer cannot be used in conjunction with any other promotion offers including Bupa's staff discount within the first 3 policy years.
6. The Premium Discount amount applied to the Eligible Scheme under the Promotion Offer shall be the amount shown on the Promotion Offer confirmation letter ("Confirmation Letter") which will be posted / emailed to the policy holder within 3 months after the welcome document is being sent out. The Premium Discount amount will not be shown on the Policy Schedule of the Eligible Scheme(s) for each policy year. New Customer should refer to the Premium Discount amount of each policy year on the Confirmation Letter.

7. The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon policy changes as specified below in the 2nd and/or 3rd policy year(s):
 - i. Removal of any optional benefits(s) enrolled
Removal of any optional benefits(s) enrolled at the Policy Issuance Date will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount;
 - ii. Increase deductible of the Eligible Scheme
Increasing deductible in the 2nd or 3rd policy year will result reduction of policy benefits and premium. The New Customer be rendered ineligible for the Promotion Offer and Premium Discount. For avoidance of doubt, reducing deductible at any time during the first 3 policy years will not affect the Premium Discount applied according to the Promotion Offer;
 - iii. Change of premium payment mode to monthly mode
Any change in the payment mode from annual to monthly payment during the first 3 policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount.
 - iv. Change of plan type of the Eligible Scheme
Any of the following change to the plan type of the Eligible Scheme(s) in the 2nd or 3rd policy year will result reduction of policy benefits and premium, and the New Customer will immediately be rendered ineligible for the Promotion Offer and Premium Discount:
 - Change from Deluxe Pro to Deluxe, Advance Pro or Advance Plan;
 - Change from Deluxe to Advance Pro or Advance Plan; or
 - Change from Advance Pro to Advance Plan;
 - v. Transfer of scheme from the Eligible Scheme to any other Bupa policy; and
 - vi. Paid or payable Claim occurs within first 2 policy years
Any claim paid or payable under the Certified Plan (except for the claims on Medical Check-Up Benefit under the Deluxe Plan) during a policy year within the first 3 policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount for the next policy year.

Once the Premium Offer is withdrawn and the Premium Discount is clawed back, the New Customer will no longer be eligible for the Promotion Offer and the Premium Discount for the remaining time of the first 3 policy years. In the event that any one of the above situations occurs after the Premium Discount is applied, the New Customer is liable to pay Bupa the Premium Discount amount within 21 days upon notification from Bupa.
8. If the premium of the 2nd or 3rd policy year decreases from the 1st policy year due to the removal of premium loading of the New Customer, the Premium Discount amount on the 2nd or / and the 3rd policy year will be calculated according to the 1st year premium after removing the premium loading.
9. If New Customer adds any family members after the Promotion Period, the new family member(s) can only enjoy the prevailing promotion and is not eligible for the Promotion Offer and the Premium Discount mentioned in clause 3 above.
10. The amount of Premium Discount received under the Promotion Offer is not eligible for tax deduction. Please refer to www.bupa.com.hk/taxfaq if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
11. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
12. The Promotion Offer is not transferable, returnable or redeemable for cash.
13. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
14. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
15. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保保柏非凡自願醫保計劃的保費折扣優惠

條款及細則

- 是次活動的推廣日期由 2025 年 2 月 1 日至 2025 年 3 月 31 日（首尾兩日包括在內）（「推廣期」），並由保柏（亞洲）有限公司（「保柏」）提供。
- 推廣優惠只適用於投保保柏非凡自願醫保計劃（靈活計劃）（「合資格計劃」）為受保人的新會員（「新客戶」），並須符合以下第 4 項列明的所有條件（「條件」）。
- 於推廣期內，新客戶在合資格計劃下的保費將按以下保單年度及自付費享有不同保費折扣（「推廣優惠」）：

選擇的首年自付費	保費折扣分佈（以首年保費計算）（「保費折扣」）				
	第一個保單年度	第二個保單年度 (第一個保單年度須無任何索償)	第三個保單年度 (第一及第二個保單年度須無任何索償)	首三個保單年度總折扣	優惠碼（保柏專用）
HK\$40,000 或 HK\$50,000 或 HK\$80,000	15%	35%	30%	80%	2MHERO80%
HK\$0 或 HK\$12,000 或 HK\$15,000	15%	20%	15%	50%	2MHERO50%

推廣優惠按首年家庭折扣後的總保費計算，包括認可產品下的標準保費、自選保障的保費、危疾附加自選保障的保費（如適用）及其附加保費。認可產品是指經政府認可為符合自願醫保內相關合規要求的保險產品內所有條款及保障（包括任何補充文件）。

- 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 投保合資格計劃的申請須於推廣期內透過保柏健康管理顧問遞交；
 - 合資格計劃必須於 2025 年 4 月 1 日或之前生效並且首三個保單年度之保費以年繳方式支付；
 - 新客戶必須在第一個保單年度內的認可產品並無已付或應付之賠償方可獲得第二個保單年度之合資格保費折扣。要享有第三個保單年度之保費折扣，新客戶必須連續在第一個及第二個保單年度內並無已付或應付之認可產品賠償；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃。
- 除合資格計劃下的家庭折扣外（如適用，須受各合資格計劃下的家庭折扣之條款及細則約束），此推廣優惠於首三個保單年度內不可與任何其他優惠同時使用，包括保柏職員優惠。
- 合資格計劃的推廣優惠下之首三個保單年度的保費折扣金額，以迎新文件寄出後三個月內以平郵或電郵寄予保單持有人的保費推廣優惠確認信（「確認信」）內所顯示之金額為準，並且將不會顯示於各保單年度的保單資料頁內。新客戶應查閱確認信了解各保單年度的保費折扣金額。
- 如在第二個及/或第三個保單年度內作出以下的保單更改，推廣優惠將會被撤回而保費折扣亦會被收回：
 - 刪除已加入的自選保障
於首三個保單年度內刪除任何於保單簽發日已加入的自選保障會立即引致新客戶失去享有推廣優惠和保費折扣的資格；
 - 上調合資格計劃的自付費
於第二或第三個保單年度上調合資格計劃的自付費會引致保障及保費下調，同時亦會立即引致新客戶失去享有用推廣優惠和保費折扣的資格。為免存疑，在首三個保單年度內減少自付費則不會影響推廣優惠下的保費折扣；
 - 由年繳保費改以月繳方式繳付保費

於首三個保單年度內，由年繳保費改以月繳方式繳付保費會立即引致新客戶立即失去享有推廣優惠和保費折扣的資格；

iv. 更改合資格計劃的計劃級別

於第二或第三個保單年度對合資格計劃作出以下任何一種計劃級別更改會引致保障及保費下調，同時亦會立即引致新客戶失去享有推廣優惠和保費折扣的資格：

- 由倍尊尚計劃更改至尊尚、倍智選或智選計劃；
- 由尊尚計劃更改至倍智選或智選計劃；或
- 由倍智選計劃更改至智選計劃；

v. 轉移其合資格計劃至其他保柏保障計劃；及

vi. 於首兩個保單年度內有已付或應付之賠償

在首兩個保單年度內的認可產品有已付或應付之賠償（於倍尊尚計劃下有關係身體檢查保障的賠償則除外）會立即引致新客戶失去享有推廣優惠和保費折扣的資格。

一旦推廣優惠被撤回和保費折扣被收回，新客戶於首三保單年度的餘下時間將不再合乎資格享有推廣優惠及保費折扣。如享用保費折扣後出現上述任何一種情況，新客戶有責任在保柏發出通知後21日內向保柏支付保費折扣金額。

8. 新客戶如於第二或第三個保單年度的保費因刪除附加保費而引致較第一個保單年度下調，第二或 / 及第三個保單年度的保費將會以第一個保單年度刪除附加保費後的保費計算。
9. 新客戶如於推廣期完結後加入新家庭成員，新會員可享之優惠將按當時的推廣優惠及保費折扣而定及不可享以上第3項列明的保費折扣。
10. 推廣優惠下可享之保費折扣金額並不符合用作申請稅項扣減。如欲計算納稅年度內符合扣稅資格的保費金額，請瀏覽 www.bupa.com.hk/taxfaq。
11. 保柏保留任何獲享的推廣優惠之最終決定權。
12. 推廣優惠不可轉讓、退還或兌換現金。
13. 保柏保留隨時取消或終止此推廣優惠（全部或部分）或修改此條款及細則的權利，恕不另行通知。
14. 如有任何爭議，保柏擁有與此推廣有關的所有事項之最終決定權。
15. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

Premium Discount for Bupa MyFlexi VHIS Plan
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 February 2025 – 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrolls as an insured person ("New Customer") under Bupa MyFlexi VHIS Plan (Flexi Plan) ("Eligible Scheme") and fulfils all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Within the Promotion Period, a premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the policy year below ("Promotion Offer"):

Allocation of Premium Discount (based on first-year premium) ("Premium Discount")			
First policy year	Second policy year (Subject to no claim in 1 st year)	Total discount for the first 2 policy years	Discount code (For Bupa use only)
20%	15%	35%	2Mflexi35%

The Promotion Offer is calculated according to the overall premium of **the first policy year**, inclusive of the standard premium of the Certified Plan, premiums for optional benefits and its premium loading. Certified Plan shall mean all the terms and benefits (including any Supplement(s)) that form an insurance plan certified by the Government to be compliant with the requirements of the VHIS.

4. To enjoy the Promotion Offer, a New Customer is required to meet all of the following eligibility criteria:
 - Application for the Eligible Scheme must be submitted through a Bupa Health Management Consultant during the Promotion Period;
 - The Eligible Scheme must come into effect on or before 1 April 2025 with premium paid on an annual basis for the first 2 policy years;
 - The eligible Premium Discount in the second policy year will be offered to New Customer provided that no claim under the Certified Plan is paid or payable during the first policy year.
 - New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to New Customer who transfer his/her existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. The Promotion Offer cannot be used in conjunction with any other promotion offers including Bupa's staff discount within the first 2 policy years.
6. The Premium Discount on the first 2 policy years cannot be used in conjunction with the child discount.
7. The Premium Discount amount applied to the Eligible Scheme under the Promotion Offer shall be the amount shown on the Promotion Offer confirmation letter ("Confirmation Letter") which will be posted / emailed to the policy holder within 3 months after the welcome document is being sent out. The Premium Discount amount will not be shown on the Policy Schedule of the Eligible Scheme(s) for each policy year. New Customer should refer to the Premium Discount amount of each policy year on the Confirmation Letter.
8. The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon policy changes as specified below in the 2nd policy year:
 - i. Removal of any optional benefits(s) enrolled
Removal of any optional benefits(s) including Optional Enhanced Benefit - Push the Limit Benefit, Clinical Benefit, Dental Benefit and Maternity Benefit enrolled at the Policy Issuance Date will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount;
 - ii. Change of premium payment mode to monthly mode
Any change in the payment mode from annual to monthly payment during the first 2 policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount.
 - iii. Change of plan type of the Eligible Scheme

Any of the following change to the plan type of the Eligible Scheme(s) in the 2nd policy year will result reduction of policy benefits and premium, and the New Customer will immediately be rendered ineligible for the Promotion Offer and Premium Discount:

- Change from Deluxe Plus to Deluxe, Advance Plus, Advance, Standard Plus or Standard;
- Change from Deluxe to Advance Plus, Advance, Standard Plus or Standard;
- Change from Advance Plus to Advance, Standard Plus or Standard;
- Change from Advance to Standard Plus or Standard; or
- Change from Standard Plus to Standard;
- iv. Transfer of scheme from the Eligible Scheme to any other Bupa policy
- v. Paid or payable Claim occurs within first policy year
Any claim paid or payable under the Certified Plan during a policy year within the first 2 policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount for the next policy year.
- vi. Child discount and change in circumstance
In case where any change in circumstance that triggers a child discount applied during the first 2 policy years, the Promotion Offer and Premium Discount will be withdrawn immediately.

Once the Premium Offer is withdrawn and the Premium Discount is clawed back, the New Customer will no longer be eligible for the Promotion Offer and the Premium Discount for the remaining time of the first 2 policy years. In the event that any one of the above situations occurs after the Premium Discount is applied, the New Customer is liable to pay Bupa the Premium Discount amount within 21 days upon notification from Bupa.

9. If the premium of the 2nd policy year decreases from the 1st policy year due to the removal of premium loading of the New Customer, the Premium Discount amount on the 2nd policy year will be calculated according to the 1st year premium after removing the premium loading.
10. If New Customer adds any family members after the Promotion Period, the new family member(s) can only enjoy the prevailing promotion and is not eligible for the Promotion Offer and the Premium Discount mentioned in clause 3 above.
11. The amount of Premium Discount received under the Promotion Offer is not eligible for tax deduction. Please refer to www.bupa.com.hk/taxfaq if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
12. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
13. The Promotion Offer is not transferable, returnable or redeemable for cash.
14. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
15. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
16. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保保柏靈活配自願醫保計劃的保費折扣優惠

條款及細則

1. 是次活動的推廣日期由 2025 年 2 月 1 日至 2025 年 3 月 31 日（首尾兩日包括在內）（「推廣期」），並由保柏（亞洲）有限公司（「保柏」）提供。
2. 推廣優惠只適用於投保保柏靈活配自願醫保計劃（靈活計劃）（「合資格計劃」）為受保人的新會員（「新客戶」），並須符合以下第 4 項列明的所有條件（「條件」）。
3. 於推廣期內，新客戶在合資格計劃下的保費將按以下保單年度享有不同保費折扣（「推廣優惠」）：

保費折扣分佈（以首年保費計算）（「保費折扣」）			
第一個保單年度	第二個保單年度 (第一個保單年度須無任何索償)	首兩個保單年度總折扣	優惠碼 (保柏專用)
20%	15%	35%	2Mflexi35%

推廣優惠按首年總保費計算，包括認可產品下的標準保費、自選保障的保費及其附加保費。認可產品是指經政府認可為符合自願醫保內相關合規要求的保險產品內所有條款及保障（包括任何補充文件）。

4. 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 投保合資格計劃的申請須於推廣期內透過保柏健康管理顧問遞交；
 - 合資格計劃必須於 2025 年 4 月 1 日或之前生效並且首兩個保單年度之保費以年繳方式支付；
 - 新客戶必須在第一個保單年度內的認可產品並無已付或應付之賠償方可獲得第二個保單年度之合資格保費折扣；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃。
5. 除合資格計劃下的家庭折扣外（如適用，須受各合資格計劃下的家庭折扣之條款及細則約束），此推廣優惠於首兩個保單年度內不可與任何其他優惠同時使用，包括保柏職員優惠。
6. 首兩個保單年度之保費折扣不可與子女折扣同時使用。
7. 合資格計劃的推廣優惠下之首兩個保單年度的保費折扣金額，以迎新文件寄出後三個月內以平郵或電郵寄予保單持有人的保費推廣優惠確認信（「確認信」）內所顯示之金額為準，並且將不會顯示於各保單年度的保單資料頁內。新客戶應查閱確認信了解各保單年度的保費折扣金額。
8. 如在第二個保單年度內作出以下的保單更改，推廣優惠將會被撤回而保費折扣亦會被收回：
 - i. 刪除已加入的自選保障
於首兩個保單年度內刪除任何於保單簽發日已加入的自選保障包括自選提升保障 - 升級保障、門診保障、牙科保障及產科保障，會立即引致新客戶失去享有推廣優惠和保費折扣的資格；
 - ii. 由年繳保費改以月繳方式繳付保費
於首兩個保單年度內，由年繳保費改以月繳方式繳付保費會立即引致新客戶立即失去享有推廣優惠和保費折扣的資格；
 - iii. 更改合資格計劃的計劃級別
於第二個保單年度對合資格計劃作出以下任何一種計劃級別更改會引致保障及保費下調，同時亦會立即引致新客戶失去享有用推廣優惠和保費折扣的資格：
 - 由升級尊尚計劃更改至尊尚、升級智選、智選、升級基本或基本計劃；
 - 由尊尚計劃更改至升級智選、智選、升級基本或基本計劃；
 - 由升級智選計劃更改至智選、升級基本或基本計劃；
 - 由智選計劃更改至升級基本或基本計劃；或
 - 由升級基本計劃更改至基本計劃。
 - iv. 轉移其合資格計劃至其他保柏保障計劃

- v. 於首個保單年度內有已付或應付之賠償
在首個保單年度內的認可產品有已付或應付之賠償會立即引致新客戶失去享有推廣優惠和保費折扣的資格。
- vi. 子女折扣及狀況改變
如新客戶於首兩個保單年度內出現任何狀況引致子女折扣，推廣優惠和保費折扣將會立即被撤回。

一旦推廣優惠被撤回和保費折扣被收回，新客戶於首兩保單年度的餘下時間將不再合乎資格享有推廣優惠及保費折扣。如享用保費折扣後出現上述任何一種情況，新客戶有責任在保柏發出通知後21日內向保柏支付保費折扣金額。

- 9. 新客戶如於第二個保單年度的保費因刪除附加保費而引致較第一個保單年度下調，第二個保單年度的保費將會以第一個保單年度刪除附加保費後的保費計算。
- 10. 新客戶如於推廣期完結後加入新家庭成員，新會員可享之優惠將按當時的推廣優惠及保費折扣而定及不可享以上第3項列明的保費折扣。
- 11. 推廣優惠下可享之保費折扣金額並不符合用作申請稅項扣減。如欲計算納稅年度內符合扣稅資格的保費金額，請瀏覽 www.bupa.com.hk/taxfaq。
- 12. 保柏保留任何獲享的推廣優惠之最終決定權。
- 13. 推廣優惠不可轉讓、退還或兌換現金。
- 14. 保柏保留隨時取消或終止此推廣優惠（全部或部分）或修改此條款及細則的權利，恕不另行通知。
- 15. 如有任何爭議，保柏擁有與此推廣有關的所有事項之最終決定權。
- 16. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

Premium Discount for Bupa All Together Health Insurance Scheme
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 August 2024 – 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrolls as an insured person ("New Customer") under Bupa All Together Health Insurance Scheme ("Eligible Scheme") and fulfils all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Within the Promotion Period, a first-year premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the discount below ("Promotion Offer"):

No. of family member(s) who enrol together	Lifetime discount	First-year premium discount	Total discount
1	---	18.75%	18.75%
2	15%		31.0%
3 or more	20%		35.0%

The Promotion Offer is calculated according to the overall premium after lifetime discount of the first policy year, inclusive of the standard premium of the Hospital and Surgical Benefit, premiums for optional benefits and premium loading. The Promotion Offer cannot be used in conjunction with the child discount.

4. To enjoy the Promotion Offer, a New Customer is required to meet all of the following eligibility criteria:
 - The Eligible Scheme must come into effect between 1 September 2024 to 1 April 2025 with premium paid on an annual basis;
 - New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to New Customer who transfers his/her existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. Other than the lifetime discount offered to the Eligible Scheme (if applicable, subject to terms and conditions of the lifetime discount of the Eligible Scheme), the Promotion Offer cannot be used in conjunction with any other promotion offers including Bupa's staff discount.
6. The Premium Discount amount applied to the Eligible Scheme under the Promotion Offer shall be the amount shown on the application form and will not be shown on the Membership Certificate of the Eligible Scheme(s). New Customers should refer to the copy of the application form available on myBupa for the actual subscription and levy paid.
7. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
8. The Promotion Offer is not transferable, returnable or redeemable for cash.
9. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
10. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
11. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保保柏家互通醫療保障計劃的保費折扣優惠

條款及細則

1. 是次活動的推廣日期由 2024 年 8 月 1 日至 2025 年 3 月 31 日（首尾兩日包括在內）（「推廣期」），並由保柏（亞洲）有限公司（「保柏」）提供。
2. 推廣優惠只適用於投保保柏家互通醫療保障計劃（「合資格計劃」）為受保人的新會員（「新客戶」），並須符合以下第 4 項列明的所有條件（「條件」）。
3. 於推廣期內，新客戶在合資格計劃下的保費可按以下折扣享有首年保費折扣（「推廣優惠」）：

同時投保的家庭成員人數	家庭折扣	首年保費折扣	總折扣
1名	--	18.75%	18.75%
2名	15%		31.0%
3名或以上	20%		35.0%

推廣優惠按首年終生折扣後的總保費計算，包括住院及手術下的標準保費、自選保障的保費及附加保費。推廣優惠不適用於合資格計劃下已獲子女折扣之新客戶。

4. 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 合資格計劃必須於 2024 年 9 月 1 日至 2025 年 4 月 1 日期間生效並且保費以年繳方式支付；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃。
5. 除合資格計劃下的終生折扣外（如適用，須受合資格計劃下的終生折扣之條款及細則約束），此推廣優惠不可與任何其他優惠同時使用，包括保柏職員優惠。
6. 合資格計劃的推廣優惠下之折扣金額以申請表內所顯示之金額為準，並且將不會顯示於會員證書內。新客戶應查閱載於 myBupa 內的申請表副本以了解實際繳付的保費及保費徵費。
7. 保柏保留任何獲享的推廣優惠之最終決定權。
8. 推廣優惠不可轉讓、退還或兌換現金。
9. 保柏保留隨時取消或終止此推廣優惠（全部或部分）或修改此條款及細則的權利，恕不另行通知。
10. 如有任何爭議，保柏擁有與此推廣有關的所有事項之最終決定權。
11. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。



Special Welcome offer for Bupa VTop Health Insurance Scheme ("Promotion")

Terms and Conditions

1. The Promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 August 2024 – 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion is exclusively available to any existing Bupa member and dependent covered under a Bupa group medical scheme who enrolls as an insured person ("New Customer") under Bupa VTop Health Insurance Scheme ("Eligible Scheme").
3. Within the Promotion Period, a 10% discount on the first-year premium ("Promotion Offer") will be offered to New Customers(s) who enrol in the Bupa VTop Health Insurance Scheme and meet all of the following eligible criteria below:
 - Must be an existing member of a Bupa group medical scheme with Hospital and Surgical Benefit;
 - Successfully enrol in the Scheme during the Offer Period;
 - The Scheme must come into effect on or before 1 April 2025 with subscription paid on an annual basis; and
 - New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme.
4. The Promotion Offer is not applicable to persons who are not currently enrolled to any Bupa group policy or persons who has given notice to terminate an employment relationship with coverage under a Bupa group medical scheme. For the enrolment eligibility of the Scheme, please refer to the product brochure.
5. The Promotion Offer is applicable to the first year's premium for the whole contract of the Scheme, including optional benefits and premium loading.
6. The Promotion Offer cannot be used in conjunction with other promotion offers.
7. The discount amount and discount percentage applied under the Promotion Offer will not be shown on the Membership Certificate of the Scheme. New Customers should refer to the copy of the application form available on myBupa for the actual subscription and levy paid.
8. Bupa reserves the right of final decision for the New Customer's entitlement to the Promotion.
9. The Promotion is not redeemable for cash and cannot be transferred to any other person.
10. By participating in this Promotion, you hereby agree, understand, accept the terms and conditions of this Promotion Offer. Bupa reserves the right to cancel or terminate this Promotion (in whole or in part) or amend these terms and conditions at any time without prior notice.
11. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion.
12. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

保柏易增值醫療保障計劃首年特別投保優惠 (「推廣」)
條款及細則

1. 是次推廣的推廣日期由 2024 年 8 月 1 日至 2025 年 3 月 31 日 (首尾兩日包括在內) (「推廣期」)，並由保柏 (亞洲) 有限公司 (「保柏」) 提供。
2. 是次推廣只適用於現有保柏團體醫保計劃的員工及其家屬投保「保柏易增值」醫療保障計劃 (「合資格計劃」) 之受保會員 (「新客戶」)。
3. 於推廣期內，新客戶投保合資格計劃並符合以下所有條件可享之首年保費 9 折投保優惠 (「推廣優惠」)：
 - 必須為保柏團體醫保計劃之會員並受保於「住院及手術保障」；
 - 於推廣期內提交及成功投保計劃；
 - 計劃必須於 2025 年 4 月 1 日或之前生效並以年繳模式全數支付保費；及
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃。
4. 推廣優惠不適用於任何無現行有效保柏團體會員會籍的人士及已發出離職通知的人士。有關計劃的投保資格，請參閱計劃小冊子。
5. 推廣優惠只適用於計劃下整份合約的首年保費總額，包括自選保障及附加保費。
6. 推廣優惠並不可與任何其他推廣優惠或折扣同時使用。
7. 計劃的推廣優惠下之折扣金額及折扣率將不會顯示於會員證書內。新客戶應查閱載於 myBupa 內的申請表副本以了解實際繳付的保費及保費徵費。
8. 保柏保留新客戶可獲享的推廣之最終決定權。
9. 推廣不可轉讓、退還或兌換現金。
10. 新客戶參加此推廣優惠即代表其了解、接受及願意遵守此等條款及細則。保柏保留隨時取消或終止此推廣 (全部或部分) 或修改此條款及細則的權利，恕不另行通知。
11. 如有任何爭議，保柏擁有與此推廣有關的所有事項之最終決定權。
12. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。

Welcome premium discount for Bupa's medical insurance plans
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 August 2024 – 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrolls as an insured person ("New Customer") under Bupa MyBasic VHIS Plan, Bupa CarePro or Bupa Care Kid ("Eligible Scheme") and fulfils all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Within the Promotion Period, a first-year premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the discount rate below ("Promotion Offer"):

Eligible Scheme	First-year premium discount
Bupa MyBasic VHIS Plan	20%
Bupa CarePro, Bupa Care Kid	10%

4. To enjoy the Promotion Offer, New Customer is required to meet all of the following eligible criteria:
 - The Eligible Scheme must come into effect between 1 September 2024 to 1 April 2025 (both dates inclusive) with premiums paid on annual basis;
 - New Customer must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to any member who transfers an existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. The Promotion Offer is applicable to the first-year total premium for the whole policy / contract of the Eligible Scheme and does not apply to any premium loading.
6. The Promotion Offer cannot be used in conjunction with the child discount under Bupa Care Kid.
7. The discounted amount applied to the Eligible Scheme under the Promotion Offer shall be the amount shown on the application form and will not be shown on the Policy Schedule / Membership Certificate of the Eligible Scheme(s). New Customers should refer to the copy of the application form available on myBupa for the actual subscription and levy paid.
8. If you enrolled in VHIS Plan, the amount of premium discount received under the Promotion Offer is not eligible for tax deduction. Please refer to www.bupa.com.hk/taxfaq if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
9. The eligibility for each Eligible Scheme varies, please refer to the product brochure of the relevant scheme.
10. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
11. The Promotion Offer is not transferable, returnable or redeemable for cash.
12. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
13. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
14. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

保柏醫保計劃的迎新保費折扣優惠
條款及細則

1. 是次活動的推廣日期由 2024 年 8 月 1 日至 2025 年 3 月 31 日 (首尾兩日包括在內) (「推廣期」)，並由保柏 (亞洲) 有限公司 (「保柏」) 提供。
2. 推廣優惠只適用於投保保柏自願醫保計劃、保柏卓康健或保柏童康健 (「合資格計劃」) 為受保人的新會員 (「新客戶」)，並須符合以下第 4 項列明的所有條件 (「條件」)。
3. 於推廣期內，新客戶在合資格計劃下的保費可按以下折扣率享有迎首年保費折扣 (「推廣優惠」)：

合資格計劃	首年保費折扣
保柏自願醫保計劃	8 折
保柏卓康健、保柏童康健	9 折

4. 如欲享以上推廣優惠，所有新客戶須符合以下所有條件：
 - 合資格計劃必須於2024年9月1日至2025年4月 1 日 (首尾兩日包括在內)期間生效並以年繳方式支付保費；
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於任何會員轉移其現有由保柏承保的個人計劃至合資格計劃。
5. 此推廣優惠適用於所有合資格計劃下整份保單/合約的首年保費總額，並不適用於任何額外收取的附加保費。
6. 推廣優惠不適用於保柏童康健下已獲子女折扣之新客戶。
7. 合資格計劃的推廣優惠下之折扣金額以申請表內所顯示之金額為準，並且將不會顯示於保單資料頁/會員證書內。新客戶應查閱載於myBupa內的申請表副本以了解實際繳付的保費及保費徵費。
8. 如投保自願醫保計劃，推廣優惠下可享之保費折扣金額並不符合用作申請稅項扣減。如欲計算納稅年度內符合扣稅資格的保費金額，請瀏覽 www.bupa.com.hk/taxfaq。
9. 各合資格計劃的投保資格均有所不同，請參閱個別計劃的產品小冊子。
10. 保柏保留任何獲享的推廣優惠之最終決定權。
11. 推廣優惠不可轉讓、退還或兌換現金。
12. 保柏保留隨時取消或終止此推廣優惠 (全部或部分) 或修改此條款及細則的權利，恕不另行通知。
13. 如有任何爭議，保柏擁有與此推廣有關的所有事項之最終決定權。
14. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。



Bupa Safe Critical Illness Plan -

Welcome Promotion Offer Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from now to 31 March 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to new members who enrol as an insured person ("New Customer") under Bupa Safe Critical Illness Plan ("Eligible Scheme") and fulfill all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Within the Promotion Period, a welcome subscriptions discount will be offered to New Customer(s) on the overall subscriptions of the Eligible Scheme according to the discount rate below ("Promotion Offer"):

No. of New Customer(s) who enrol together	Welcome subscriptions discount rate
1	20% off
2 or more	40% off

The discounted subscriptions shall be rounded to the nearest dollar.

4. To enjoy the Promotion Offer, all New Customers are required to meet all of the following eligibility criteria:
 - Successfully enrol in the Eligible Scheme during the Promotion Period;
 - All New Customers must submit the application form(s) at the same time to calculate the eligible welcome subscriptions discount under the Promotion Offer. Any late or subsequent submission(s) shall be counted afresh at the time of submission and no retrospective discount will be given;
 - Application for the Eligible Scheme must be submitted through Bupa's website (<https://www.bupa.com.hk/BupaSAFE>) during the Promotion Period; and
 - The Eligible Scheme must come into effect on or before 1 April 2025 with annual subscriptions payment paid.
5. The Promotion Offer is applicable to all first year subscriptions paid under the Eligible Scheme and cannot be used in conjunction with any other promotion offers or discount.
6. In the event that any of the New Customer(s) terminate the Eligible Scheme within the 1st Policy Year for whatever reason, Bupa shall recalculate the entitled subscriptions discount based on the actual number of New Customer(s) with the Eligible Scheme still in force. The New Customer shall repay Bupa the difference between the Promotion Offer already applied and the recalculated actual eligible promotion discount upon Bupa's reasonable request.
7. The discount amount and discount percentage applied to the Eligible Scheme under the Promotion Offer will not be shown on the Membership Certificate of the Eligible Scheme. New Customers should refer to the copy of the application form available on myBupa for the actual subscription and levy paid.
8. Bupa reserves the right of final decision for the New Customer's entitlement to the Promotion Offer.
9. The Promotion Offer is not transferable, returnable or redeemable for cash.
10. Bupa reserves the right to cancel or terminate this Promotion Offer (in whole or in part) or amend these terms and conditions at any time without prior notice.
11. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
12. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

保柏危疾全禦保計劃 – 迎新優惠條款及細則

1. 是次活動的推廣日期由即日起至 2025 年 3 月 31 日 (首尾兩日包括在內) (「推廣期」)，並由保柏 (亞洲) 有限公司 (「保柏」) 提供。
2. 推廣優惠只適用於投保保柏危疾全禦保計劃 (「合資格計劃」) 為受保人的新會員 (「新客戶」)，並須符合以下第 4 節列明的所有條件 (「條件」)。
3. 於推廣期內，新客戶於合資格計劃下的總保費將按照以下折扣率享有迎新保費折扣 (「推廣優惠」)：

同時投保的新客戶人數	迎新保費折扣率
1 名	20%
2 名或以上	40%

折後保費將以四捨五入方式調整至最接近之整數。

4. 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 於推廣期內成功投保合資格計劃；
 - 所有新客戶必須同時提交申請表格以計算迎新折扣下的合資格保費折扣。任何遲交或隨後提交的申請將會按其提交時間重新計算，不會具追溯效力計算折扣；
 - 投保合資格計劃的申請須於推廣期內透過保柏網站(<https://www.bupa.com.hk/BupaSAFE>)遞交；及
 - 合資格計劃必須於 2025 年 4 月 1 日或之前生效並以年繳模式全數支付保費。
5. 推廣優惠只適用於合資格計劃的首年所有保費，並將按照未有計算任何其他折扣下的標準保費計算，不可與任何其他推廣優惠或折扣同時使用。
6. 如新客戶在第一個保單年度內因任何理由終止合資格計劃，保柏將根據合資格計劃下仍然生效的會員人數重新計算其可享的推廣優惠。在保柏合理要求下，新客戶須向保柏償還已經扣減的保費折扣及重新計算實際合資格的保費折扣之差額。
7. 合資格計劃的推廣優惠下之折扣金額及折扣率將不會顯示於保單資料頁內。新客戶應查閱載於 myBupa 內的申請表副本以了解實際繳付的保費及保費徵費。
8. 保柏保留新客戶可獲享的推廣優惠之最終決定權。
9. 推廣優惠不可轉讓、退還或兌換現金。
10. 保柏保留隨時取消或終止此推廣優惠 (全部或部分) 或修改此條款及細則的權利，恕不另行通知。
11. 如有任何爭議，保柏擁有與此推廣優惠有關的所有事項之最終決定權。
12. 如本條款及細則之中、英文版本有任何歧義，概以英文版本為準。