

2-Year Premium Discount for Bupa Care Bridge Health Insurance Scheme (the “Promotion”)
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 18 May 2026 – 30 June 2026 (both dates inclusive) (“Promotion Period”).
2. The Promotion Offer is available to any new customer who enrolls as a policy holder or insurer person (if applicable) (“New Customer”) under Bupa Care Bridge Health Insurance Scheme (“Eligible Scheme”) and fulfils all eligibility criteria in clause 4 below (“Eligibility Criteria”).
3. Premium discount will be offered to the New Customer(s) on their overall premium of the Eligible Scheme for the first and second the policy years as specified below (“Promotion Offer”):

Allocation of Premium Discount (“Premium Discount”)		
1 st Policy Year	2 nd Policy Year	Discount code (For Bupa use only)
33.33% (Equivalent to 4 months of the first-year premium)	16.67% (Equivalent to 2 months of the second-year premium)	MC6MTH

The Promotion Offer is calculated based on the overall premium after family discount (if applicable) of the policy year, inclusive of the standard premium and its premium loading.

4. To enjoy the Promotion Offer, the 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 between 1 June 2026 to 1 July 2026 with premium paid on an annual basis for the first two 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 any member who transfers an 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) and the Bupa Member-get-Member programme (if applicable, subject to terms and conditions of the relevant programme), 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 The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon any change to the policy as specified below in the first two policy years:
 - Any change in the payment mode from annual to monthly payment during the first two policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount; and
 - Transfer of scheme from the Eligible Scheme to any other Bupa policy.

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 policy years in this Promotion. 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 clawed back Premium Discount amount within 21 days upon notification from Bupa.
7. If New Customer adds any family member(s) to the Eligible Scheme after the Promotion Period, the new family member(s) can only enjoy the prevailing promotion at that time and that family member will not be eligible for the Promotion Offer and the Premium Discount.
8. Participation in this Promotion signifies that the New Customers understand and agree to comply with these terms and conditions.
9. Bupa reserves the absolute right to interpret these terms and conditions and our decision on all matters concerning the Promotion shall be final and conclusive.
10. The Promotion Offer is not transferable, returnable or redeemable for cash.
11. 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.
12. Except for the New Customer and Bupa, no individual shall have any rights to enforce or enjoy any benefit from any provisions of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
13. In the event of any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall prevail.
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.

投保保柏連繫醫療保障計劃之兩年保費折扣優惠（「推廣」）

條款及細則

1. 是次活動的推廣日期由 2026 年 5 月 18 日至 2026 年 6 月 30 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連繫醫療保障計劃（「合資格計劃」）為投保人或受保人（如有）的新客戶（「新客戶」），並須符合以下第 4 項列明的所有條件（「條件」）。
3. 新客戶在合資格計劃下的保費將於首兩個保單年度享有保費折扣，詳見下表（「推廣優惠」）：

保費折扣分佈（「保費折扣」）		
第一個保單年度	第二個保單年度	優惠碼（保柏專用）
33.33% (相等於 4 個月首年保費)	16.67% (相等於 2 個月第二年保費)	MC6MTH

推廣優惠按該保單年度及家庭折扣（如適用）後的總保費計算，包括標準保費及其附加保費。

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 2026 年 6 月 1 日至 2026 年 7 月 1 日期間生效並且於首兩個保單年度內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. 除合資格計劃下的家庭折扣（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）及保柏「親友共賞」會員推薦計劃（如適用，須受有關計劃之條款及細則約束）外，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. 如在首兩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：
 - 於首兩個保單年度內，若由年繳保費更改至以月繳方式繳付保費，將會引致新客戶立即失去享有推廣優惠和保費折扣的資格；及
 - 轉移其合資格計劃至其他保柏保障計劃。

一旦推廣優惠被撤回和保費折扣被收回，新客戶於首兩個保單年度的餘下年期將不再合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情況，新客戶有責任在保柏發出通知後 21 日內向保柏支付該回收保費折扣的金額。
7. 新客戶如於推廣期完結後在合資格計劃加入新家庭成員，新會員可享之優惠將按當時的推廣優惠及保費折扣而定，及不可享用推廣優惠和保費折扣。
8. 參與推廣即表示你了解並同意遵守本條款及細則。
9. 保柏保留詮釋此等條款及細則的絕對權利，且保柏對所有與推廣相關事宜的決定均為最終決定，並具有決定性。
10. 推廣優惠不可轉讓、退還或兌換現金。
11. 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。
12. 除新客戶及保柏外，概無人士可根據《合約（第三者權利）條例》擁有任何權利執行或享有此等條款及細則任何條文的相關利益。
13. 若宣傳資料所載資料與此等條款及細則有任何歧義，概以此等條款及細則為準。
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。