

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 The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon any change to the policy as specified below in the first two policy years: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。

E-voucher giveaway (“Promotion”)
Terms and Conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 18 May 2026 to 30 June 2026 (both date inclusive) (“Promotion Period”).
2. The first 100 participants who have successfully completed and submitted the designated online form and completed a telephone consultation with Bupa Health Management Consultant on or before 30 June 2026 (the “Eligible Participant”) will receive a HK\$50 supermarket e-voucher (“Gift”) from Bupa. The supply of the Gift is limited, first-come-first-served basis and while stock lasts.
3. Each participant can only get the Gift once.
4. The HK\$50 voucher will be sent to the eligible participants by email to their email addresses provided on or before 31 July 2026. If any participant does not receive the Gift due to incorrect email address being provided, or due to unsuccessful delivery for reasons not attributable to Bupa, the Gift will be forfeited and will not be reissued.
5. All information provided by the participants may be used for any purposes related to this Promotion.
6. By participating in this Promotion, you hereby acknowledge that you have read and understood the Personal Data Collection Statement (<https://www.bupa.com.hk/en/privacy>) and consent to Bupa’s use of the personal data provided for the purpose of sending you marketing information relating to insurance products and services.
7. By participating in this Promotion, you hereby agree, understand, and accept the terms and conditions of this Promotion. Bupa reserves the right to make the final decision in relation to this Promotion.
8. The Gift is not exchangeable, transferable, returnable or redeemable for cash or other goods.
9. Bupa reserves the right to replace the Gift with an alternative offer, and the value of any replacement may differ from the value of the Gift.
10. Bupa is not the supplier of the Gift and Bupa:
 - makes no representations and warranties of any kind, either express or implied, by fact or in law in relation to the quality or suitability of the Gift (and any goods exchanged with the Gift) and service provided by the Supplier of the Gift;
 - is not responsible for any acts and/or omissions of the supplier of the Gift, their respective employees, agents, servants or representatives; and
 - to the extent permitted by law, will accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for death or personal injury, loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
11. Any additional cost incurred in connection with the redemption and the use of the Gift shall be borne by the participant.
12. The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.
13. 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.
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.

贈送電子禮券活動 (「活動」)

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. 於推廣期內，首100名參加者成功完成及遞交指定的保柏網上表格並於2026年6月30日或之前獲保柏健康管理顧問成功透過電話聯絡完成有關醫療保險諮詢 (「合資格參加者」)，即可獲HK\$50超市電子禮券乙張(「禮品」)。禮品供應有限，先到先得，送完即止。
3. 每位人士只限取禮品乙次。
4. 保柏將於 2026 年 7 月 31 日或之前發放至參加者所提供的電郵地址。若因參加者所提供的電郵地址不正確，或因非保柏可控制的原因而未能收到禮品，有關禮品將會被沒收並不再另外補發。
5. 參加者提供的所有資料將用作任何與活動有關的其他用途。
6. 參加者參加此活動即代表已閱讀並明白個人資料收集聲明 (<https://www.bupa.com.hk/tc/privacy>)，並同意保柏使用所提供之個人資料向參加者提供有關保險產品及服務相關的市場推廣資訊。
7. 參加者參加此活動即代表其了解、接受及願意遵守保柏就此活動所訂立的條款及細則和接受保柏擁有此等條款及細則所述的權利。
8. 禮品不得交換、轉讓或換領現金或其他產品。
9. 保柏保留以其他產品或服務替代禮品的權利，且任何該等替代禮品的價值可能與原來的禮品的價值相異。
10. 保柏並非禮品的供應商，且：
 - 概不就禮品(以及禮物交換的任何商品)的質素或合適性，以及禮品供應商所提供的服務作出任何類型根據事實或法律 (不論明示或暗示) 的陳述及保證；
 - 並不就禮品供應商以及其各自僱員、代理、服務員或代表的任何行為及 / 或遺漏負責；及
 - 在法律允許的範圍內，就使用禮品而引致或與之相關的死亡、人身傷害、損失、損害、成本或開支 (無論發生、承受或遭受的方式為何)，概不承擔侵權 (包括疏忽)、違約或其他的義務或責任。
11. 參加者須自行承擔於換領或使用禮品時所招致的任何額外成本。
12. 參加者換領或使用禮品時須受禮品供應商實施的任何條款及細則所約束。
13. 保柏保留隨時取消或終止此活動 (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，保柏擁有與此活動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。