

Premium Discount for Bupa Hero VHIS Plan
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 April 2025 – 31 July 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	25%	45%	30%	100%	3MHERO100%
HK\$0 or HK\$12,000 or HK\$15,000	25%	30%	15%	70%	3MHERO70%

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 during the Promotion Period;
 - The Eligible Scheme must come into effect on or before 1 August 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:
 - o Change from Deluxe Pro to Deluxe, Advance Pro, Advance, Core Pro or Core Plan;
 - o Change from Deluxe to Advance Pro, Advance, Core Pro or Core Plan;
 - o Change from Advance Pro to Advance, Core Pro or Core Plan;
 - o Change from Advance to Core Pro or Core Plan; or
 - o Change from Core Pro to Core 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 4 月 1 日至 2025 年 7 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」）				優惠碼 （保柏專用）
	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	
HK\$40,000 或 HK\$50,000 或 HK\$80,000	25%	45%	30%	100%	3MHERO100%
HK\$0 或 HK\$12,000 或 HK\$15,000	25%	30%	15%	70%	3MHERO70%

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遞交；
 - 合資格計劃必須於 2025 年 8 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用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、智選、倍精選或精選計劃；
 - 由尊尚計劃更改至倍智選、智選、倍精選或精選計劃；
 - 由倍智選計劃更改至智選、倍精選或精選計劃；
 - 由智選計劃更改至倍精選或精選計劃；或
 - 由倍精選計劃更改至精選計劃。
- 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。