Premium Discount for Bupa's VHIS Plan (the "Promotion")
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 July 2026 – 31 October 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer (defined below) is available to any new member who enrols as a policyholder (and insured person, if any) ("New Customer") under Bupa Hero VHIS Plan ("Bupa Hero"), Bupa MyBasic VHIS Plan ("Bupa MyBasic"), Bupa MyFlexi VHIS Plan ("Bupa MyFlexi") or Global Prestige VHIS Plan (Signature) ("Global Prestige") ("Eligible Scheme(s)") 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(s) according to the Plan and the Policy Year as specified below ("Promotion Offer"):

<table>
<tr><td rowspan="2">Plan</td><td colspan="4">Allocation of Premium Discount ("Premium Discount")</td></tr>
<tr><td>1st Policy Year</td><td>2nd Policy Year</td><td>3rd Policy Year</td><td>Discount Code (For Bupa use only)</td></tr>
<tr><td>Bupa Hero Advance / Bupa Hero Advance Pro</td><td rowspan="3">41.67% (Equivalent to 5 months of the first-year premium)</td><td rowspan="3">25% (Equivalent to 3 months of the second-year premium)</td><td rowspan="3">8.33% (Equivalent to 1 month of the third-year premium</td><td>MH9MTH</td></tr>
<tr><td>Bupa MyFlexi</td><td>MF9MTH</td></tr>
<tr><td>Global Prestige</td><td>MG9MTH</td></tr>
<tr><td>Bupa Hero Core / Bupa Hero Core Pro / Bupa Hero Deluxe / Bupa Hero Deluxe Pro /</td><td rowspan="2">33.33% (Equivalent to 4 months of the first-year premium)</td><td rowspan="2">16.67% (Equivalent to 2 months of the second-year premium)</td><td rowspan="2">N/A</td><td>MH6MTH</td></tr>
<tr><td>Bupa MyBasic</td><td>MB6MTH</td></tr>
</table>

The Promotion Offer is calculated based on the overall premium after family discount (if applicable) of the 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. The Promotion Offer is not applicable to Bupa Supplementary Critical Illness Benefit.

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 between 1 August 2026 and 1 November 2026 (both dates inclusive), and premiums must be paid on an annual basis for the full period during which the New Customer enjoys the Premium Discount, being the first two or three Policy Years, as applicable, according to the table in Clause 3 above;
   - 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 New Customer who transfers their 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 applicable period in which the New Customer enjoys the Premium Discount.
6. The Premium Discount on the first 3 policy years cannot be used in conjunction with the child discount under Bupa MyFlexi VHIS Plan.
7. If any of the following changes are applied to the Policy during the period in which the New Customer enjoys the Premium Discount (i.e. the first two or three Policy Years, as applicable), the Promotion Offer will be withdrawn and any Premium Discount will be clawed back:
   - Any change in the payment mode from annual to monthly payment; or
   - Transfer of scheme from the Eligible Scheme to any other Bupa policy.

Once the Promotion 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 year(s) 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.

8. 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 this Promotion Offer and the Premium Discount.
9. The amount of Premium Discount 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.
10. Participation in this Promotion signifies that the New Customers understand and agree to comply with these terms and conditions.
11. 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
12. The Promotion Offer is not transferable, returnable or redeemable for cash.
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. 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.
15. In the event of any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall prevail.
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.

投保保柏的自願醫保計劃之保費折扣優惠（「推廣」）

條款及細則

1. 是次活動的推廣日期由 2026 年 7 月 1 日至 2026 年 10 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（定義見下文）只適用於投保保柏非凡自願醫保計劃（「保柏非凡」）、保柏自願醫保計劃（「保柏自願醫保」）、保柏靈活配自願醫保計劃（「保柏靈活配」）或環球優越自願醫保計劃（至臻）（「環球優越」）（「合資格計劃」）為投保人（及受保人（如有））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. 新客戶在合資格計劃下的保費將按以下計劃及保單年度享有不同的保費折扣（「推廣優惠」）：

<table>
<tr><td rowspan="2">計劃</td><td colspan="4">保費折扣分佈（「保費折扣」）</td></tr>
<tr><td>第一個保單年度</td><td>第二個保單年度</td><td>第三個保單年度</td><td>優惠碼
（保柏專用）</td></tr>
<tr><td>保柏非凡智選 /
保柏非凡倍智選 /</td><td rowspan="3">41.67%
(相等於 5 個月首年保費)</td><td rowspan="3">25%
(相等於 3 個月第二年保費)</td><td rowspan="3">8.33%
(相等於 1 個月第三年保費)</td><td>MH9MTH</td></tr>
<tr><td>保柏靈活配</td><td>MF9MTH</td></tr>
<tr><td>環球優越</td><td>MG9MTH</td></tr>
<tr><td>保柏非凡精選 /
保柏非凡倍精選 /
保柏非凡尊尚 /
保柏非凡倍尊尚</td><td rowspan="2">33.33%
(相等於 4 個月首年保費)</td><td rowspan="2">16.67%
(相等於 2 個月第二年保費)</td><td rowspan="2">不適用</td><td>MH6MTH</td></tr>
<tr><td>保柏自願醫保</td><td>MB6MTH</td></tr>
</table>

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）。推廣優惠不適用於危疾附加自選保障的保費。

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遞交；
   - 合資格計劃必須於2026年8月1日至2026年11月1日期間生效（首尾兩日包括在內），且保費必須於新客戶享有保費折扣的整段期間內以年繳方式支付，即按上文第3項的列表所列適用的首兩個或三個保單年度；
   - 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）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），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）。
6. 首三個保單年度之保費折扣不可與保柏靈活配自願醫保計劃下的子女折扣同時使用。
7. 如新客戶在享有保費折扣期間（即首兩個或三個保單年度，以適用者為準）對其保單作出以下任何更改，推廣優惠將會被撤回，而任何保費折扣亦會被收回：
   - 若由年繳保費更改至以月繳方式繳付保費；或
   - 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，新客戶於餘下年期的保單年度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日內向保柏支付該回收保費折扣的金額。
8. 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，及不可享用此推廣優惠和保費折扣。
9. 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。

10. 參與推廣即表示你了解並同意遵守本條款及細則。
11. 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。
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（全部或部分）或修改此條款及細則的權利，恕不另行通知。
14. 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。
15. 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。
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。

Extra welcome gift for enrolling designated Bupa individual insurance scheme ("Promotion Offer") Terms and Conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 September 2026 to 30 September 2026 (both date inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrols as a policyholder ("New Customer") under Bupa Hero VHIS Plan, Bupa MyBasic VHIS Plan, Bupa MyFlexi VHIS Plan, Global Prestige VHIS Plan (Signature), Bupa Care Bridge Health Insurance Scheme, Bupa Safe Critical Illness Insurance Scheme, Bupa All Together Health Insurance Scheme, Bupa VTop Health Insurance Scheme, Bupa CarePro Health Insurance Scheme and Bupa Care Kid Health Insurance Scheme ("Eligible Scheme(s)") and fulfils all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. During the Promotion Period, supermarket e-voucher(s) ("Gift") will be offered to the New Customers according to the table below:

Net annual premium amount in the first year after all discounts applied	**Value of the Gift (supermarket e-voucher)**
HK$1,001 – HK$2,000	HK$100
HK$2,001 – HK$3,000	HK$200
HK$3,001 – HK$4,000	HK$300
HK$4,001 – HK$5,000	HK$400
HK$5,001 – HK$6,000	HK$500
HK$6,001 – HK$7,000	HK$600
HK$7,001 – HK$8,000	HK$700
HK$8,001 or above	HK$800

4. To enjoy the Promotion Offer, all New Customers are required to meet all of the following Eligible Criteria:
    - Application for any of the Eligible Schemes must be submitted during the Promotion Period;
    - The Eligible Schemes must come into effect on 1 October 2026;
    - All New Customers 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 any of the Eligible Schemes; and
    - Promotion Offer is not applicable to any current policyholder / subscriber who transfers their existing individual scheme underwritten by Bupa to any of the Eligible Schemes.
5. The Promotional Offer is applicable to New Customers who pay premiums on an annual or monthly basis. For New Customers who choose to pay premiums monthly, the Gift value entitlement will be determined based on the first year's monthly premium payable multiplied by 12.
6. Each policy will be entitled to the Gift once.
7. The Promotional Offer can only be used in conjunction with prevailing offers (if applicable) as specified below and subject to the terms and conditions of the prevailing offers: https://www.bupa.com.hk/pdf/Combined_offer_TnC.pdf
8. An email containing the Gift ("Gift Email") will be sent to the New Customer's registered email address within 6 months after the Eligible Scheme becomes effective. New Customers can use the Gift on or before the expiry date set out in the Gift Email at the specified supermarket(s). If any New Customer does not receive the Gift Email due to an incorrect email address being provided, or due to unsuccessful email delivery for reasons not attributable to Bupa, Bupa will not re-issue the Gift Email or the Promotion Offer.
9. The Eligible Scheme must remain in force for at least 12 months. In the event Bupa subsequently discovers that the Eligible Scheme has been cancelled within the first 12 months for whatever reason, Bupa reserves the right to cancel the Gift Email without notice or demand repayment of the value of the Gift if the Gift has been received by the relevant New Customer.
10. Bupa reserves the right to refuse or disqualify any person who in Bupa's reasonable opinion has breached any of these terms and conditions or has acted suspiciously in any way. Bupa reserves the right to make final decision regarding any person's entitlement to the Promotion Offer.
11. The Promotion Offer is not exchangeable, transferable, returnable or redeemable for cash or other goods.
12. Bupa reserves the right to replace the Promotion Offer with an alternative offer and the value of any replacement may differ from the value of the Promotion Offer.
13. 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.

14. Any additional cost incurred in connection with the redemption and the use of the Gift shall be borne by the New Customer(s).
15. The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.
16. By participating in this Promotion, you hereby agree, understand, and accept the terms and conditions of this Promotion Offer. 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.
17. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
18. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保指定保柏個人醫療保障計劃的額外迎新禮遇（「推廣優惠」）
條款及細則

1. 是次活動的推廣日期由 2026 年 9 月 1 日至 2026 年 9 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非凡自願醫保計劃、保柏自願醫保計劃、保柏靈活配自願醫保計劃、環球優越自願醫保計劃（至臻）、保柏連繫醫療保障計劃、保柏危疾全禦保計劃、保柏家互通醫療保障計劃、保柏易增值醫療保障計劃、保柏卓康健醫療保障計劃及保柏童康健醫療保障計劃（「合資格計劃」）為投保人的新會員（「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，成功投保合資格計劃成為保單持有人的新客戶，即可根據下表獲得超市電子禮券乙張(「禮品」)：

首年年繳淨保費金額 **(扣除所有折扣後)**	**禮品價值 (超市電子禮券)**
HK$1,001 – HK$2,000	HK$100
HK$2,001 – HK$3,000	HK$200
HK$3,001 – HK$4,000	HK$300
HK$4,001 – HK$5,000	HK$400
HK$5,001 – HK$6,000	HK$500
HK$6,001 – HK$7,000	HK$600
HK$7,001 – HK$8,000	HK$700
HK$8,001或以上	HK$800

4. 如欲享推廣優惠，所有新客戶須符合以下所有合資格條件（「合資格條件」）：
    - 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 2026 年 10 月 1 日生效；
    - 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. 推廣優惠適用於以年繳或月繳方式支付保費之新客戶。如以月繳方式支付保費，可獲贈禮品的價值將按首年每月應繳保費金額乘以12計算。
6. 保柏將於新客戶之計劃生效日起計六個月內發送禮品至新客戶的登記電郵地址（「禮品電郵」）。新客戶須於禮品電郵列明之到期日前到指定超市使用禮品。若因新客戶所提供的電郵地址不正確，或因非保柏可控制的原因未能收到禮品電郵，保柏將不再另外補發禮品電郵及推廣優惠。
7. 每份保單只可獲贈禮品一次。
8. 推廣優惠可與以下之現行推廣優惠同用 (如適用)，並受其推廣優惠的條款及細則約束:
   https://www.bupa.com.hk/pdf/Combined_offer_TnC.pdf
9. 合資格計劃必須維持生效至少12個月。如保柏發現新客戶的合資格計劃在首12個月內以任何原因取消，保柏保留在沒有任何通知的情況下取消發出禮品電郵的權利，若新客戶已收取禮品，則保柏保留要求償還等同已發出之禮品價值的金額的權利。
10. 任何保柏合理地認為有違反任何此等條款及細則或行為可疑的人士，保柏保留權利拒絕或取消其獲有此推廣優惠的資格。保柏保留任何人士可獲享的推廣優惠之最終決定權。
11. 禮品不得交換、轉讓、退回或換領現金或其他產品。
12. 保柏保留以其他產品或服務替代優惠的權利，且任何該等替代優惠的價值可能與原來的優惠的價值相異。
13. 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。

14. 新客戶須自行承擔於換領或使用禮品時所招致的任何額外成本。
15. 新客戶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。

16. 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優惠
17. 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。
18. 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。