

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 August 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer (defined below) is available to any new member who enrolls 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"):

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

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 September 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

- 是次活動的推廣日期由 2026 年 7 月 1 日至 2026 年 8 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（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」）。
- 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」）：

計劃	保費折扣分佈（「保費折扣」）			
	第一個保單年度	第二個保單年度	第三個保單年度	優惠碼 (保柏專用)
保柏非凡智選 / 保柏非凡倍智選 / 保柏靈活配	41.67% (相等於 5 個月首 年保費)	25% (相等於 3 個月第二年 保費)	8.33% (相等於 1 個月第三年 保費)	MH9MTH
環球優越				MF9MTH
				MG9MTH
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	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)	不適用	MH6MTH
保柏自願醫保				MB6MTH

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。

- 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 9 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。
- 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）。
- 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。
- 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。
- 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。
- 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。