

保柏「親友共賞」會員推薦計劃條款及細則

1. 是次保柏會員推薦計劃（「計劃」）由保柏（亞洲）有限公司（「保柏」）舉辦。
2. 計劃的推廣日期由 2022 年 4 月 1 日至 2022 年 6 月 30 日（首尾兩日包括在內）（「推廣期」）。
3. 保柏承保的現有個人計劃或團體計劃下之受保會員（「推薦人」）介紹保柏予新客戶（「被推薦人」），如被推薦人於推廣期內成功投保保柏的個人醫療保障計劃並符合以下資格（「合資格被推薦人」），推薦人將可獲得條款及細則第(7)節列明的推薦獎賞（「推薦獎賞」），而被推薦人將可獲得條款及細則第(8)節所列的被推薦獎賞及投保優惠（「優惠」）：
 - i. 被推薦人必須於推廣期內透過保柏的保險中介人成功投保任何保柏個人保險計劃而首年年繳保費需為港幣 3,000 元等值或以上（「合資格計劃」）。
 - ii. 被推薦人須於投保合資格計劃時填妥保柏「親友共賞」會員推薦計劃登記表格（「表格」）並向保柏的保險中介人提供已填妥的表格及推薦人的推薦編號。
 - iii. 被推薦人在投保前六個月內並非任何保柏個人保險計劃之會員。
 - iv. 被推薦人的合資格計劃必須於 2022 年 5 月 1 日至 2022 年 7 月 1 日期間生效。
 - v. 被推薦人不能：
 - 同時享用「保柏靈活配自願醫保計劃」、「保柏童康健」及「保柏互通保額」之子女保費折扣；或
 - 將現有的保柏個人或團體計劃會籍轉移至合資格計劃；或
 - 在推薦獎賞發出予推薦人時已取消其合資格計劃。
4. 除特別註明外，此計劃不能與其他優惠或折扣同時使用。
5. 推薦人向被推薦人發送此計劃之詳情時，須向被推薦人透露其可獲得的推薦獎賞。當被推薦人使用推薦人提供的推薦編號以申請合資格計劃時，即明白、確認並同意投保合資格計劃後，保柏將向推薦人發放含價值的推薦獎賞，以答謝其向被推薦人介紹及推薦保柏的品牌及服務。此獎賞並不構成保險機構應向保險中介人支付的佣金並作出任何形式邀請或誘使，或企圖邀請或誘使推薦人作出保險產品的描述或任何受規管保險活動，或企圖邀請或誘使被推薦人作出購買保險的決定。
6. 推薦人不應及不可提供有關合資格計劃的資料予被推薦人，有關保險產品的查詢均須直接聯絡保柏或其持牌銷售代表。推薦人的介紹並不構成任何形式的建議、暗示、建立或誘使任何構成購買保險的建議、保證、確認或推薦有關保柏或其產品或服務，包括產品或服務對推薦人個人使用後的質量或適用性。被推薦人應自行決定是否投保合資格計劃，並向合資格人士尋求意見以確認有關產品對其之適用性。合資格計劃的所有條款和細則應參考合約或保單文件。

推薦獎賞

7. 推薦人每成功推薦一位合資格被推薦人可獲得港幣 300 元超市禮券（「禮券」）。

被推薦人之被推薦獎賞及投保優惠

8. 合資格被推薦人成功投保合資格計劃可獲得港幣 300 元超市禮券。
9. 合資格被推薦人成功投保以下保險計劃可同時享以下首年保費折扣(如適用)：

保險計劃	首年保費折扣
「保柏卓康健」、「保柏互通保額」、「保柏悅康健」、「保柏童康健」、「保柏康健網」、「保柏尊貴寶」	7 折
「保柏自願醫保計劃」、「保柏靈活配自願醫保計劃」、「保柏非凡自願醫保計劃」及「保柏危疾全禦保計劃」	8 折

10. 除特別註明外，合資格的被推薦人之投保優惠不能與其他優惠同時使用。如投保時合資格計劃有其他優惠或折扣，合資格被推薦人可選擇較高折扣之優惠，而該優惠受有關條款及細則約束。
11. 合資格被推薦人須以年繳方式支付首年保費。
12. 「保柏卓康健」投保優惠只適用於 18 至 59 歲的新會員。
13. 「保柏童康健」投保優惠只適用於出生 15 日至 17 歲的新會員。
14. 「保柏互通保額」及「保柏悅康健」投保優惠只適用於 59 歲以下的新會員。
15. 保柏對被推薦人可獲得的優惠擁有唯一及絕對的決定權。

一般事項

16. 保柏將於合資格被推薦人之計劃生效日起計六個月內透過平郵或電郵向推薦人或合資格被推薦人發放禮券換領信。推薦人或被推薦人須於換領信列明之換領日期內到信上所列的指定換領中心換領禮券。在發出禮券換領信時，推薦人或被推薦人的保險計劃必須仍然生效。如保柏其後發現推薦人或被推薦人的保險計劃以任何原因取消，保柏將保留權利在沒有任何通知的情況下取消發出換領信或要求償還已發出之禮券金額。
17. 保柏將會根據推薦人或被推薦人在保柏紀錄上的地址或電郵地址發出換領信。如推薦人或被推薦人於保柏的聯絡資料不正確或未更新，保柏將不會替換或重新發出有關禮券換領信。如通訊地址有任何更改，推薦人或被推薦人應立即與保柏聯絡。
18. 禮券不能更換、轉讓予他人或兌換現金或其他貨品。
19. 保柏並非禮券之供應商，一切因禮券所構成之責任與保柏無關，保柏將免除一切法律責任及賠償。禮券之使用受限於供應商規定的條款和細則。
20. 保柏保留隨時更改部分或終止此計劃或修改此條款及細則的權利，恕不另行通知。
21. 保柏對本計劃及有關的事宜擁有最終決定權。
22. 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。

Terms and conditions for the Bupa Member-get-Member Programme

1. The Bupa Member-Get-Member programme (“Programme”) is run by Bupa (Asia) Limited (“Bupa”).
2. The Programme will run from 1 April 2022 – 30 June 2022 (both dates inclusive) (“Promotional Period”).
3. Any existing Bupa member who is covered as an insured member under an in-force individual or group medical insurance policy underwritten by Bupa (“Referrer”) who refers a new customer to Bupa (“Referee”) is eligible to receive the referral reward stated in clause 7 (“Referral Reward”) and the Referee is eligible to receive the referee reward and discount offer stated in clause 8 (“Offer”), if the Referee meets all the following eligibility criteria below (“Eligible Referee”):
 - i. The Referee must successfully enrol in any Bupa individual insurance scheme with the first year’s annual premium or subscription over HK\$3,000 or equivalent through a Bupa’s insurance intermediary within the Promotional Period (“Eligible Scheme”).
 - ii. When enrolling in an Eligible Scheme, the Referee must complete the Bupa Member-get-Member Programme Registration Form (“Form”) and provide the completed Form together with the Referrer’s referral code to Bupa’s insurance intermediary.
 - iii. The Referee must not have been a Bupa individual insurance member within 6 months prior to the date they submit the application to enrol in an Eligible Scheme.
 - iv. The Referee’s Eligible Scheme must come into effect between 1 May 2022 and 1 July 2022.
 - v. The Referee must not:
 - o be receiving the child discount under Bupa MyFlexi VHIS Plan, Bupa Care Kid or Bupa Together insurance schemes at the same time; or
 - o be transferring from an existing Bupa individual or group membership to an Eligible Scheme; or
 - o have cancelled the Eligible Scheme at the time the Referral Reward is due to be provided to the Referrer.
4. Unless otherwise specified, this Programme cannot be used in conjunction with any other promotional offer or discount.
5. When sending the Programme details to the Referee, the Referrer must tell the Referee that the Referrer will receive a Referral Reward. When applying for an Eligible Scheme with the referral code provided, the Referee understands, acknowledges and agrees that, as a result of enrolling in the Eligible Scheme, Bupa will award the Referrer a Referral Reward as an incentive with monetary value for making an introduction and referral regarding Bupa’s brand and services. Such reward shall not constitute a commission of any kind payable by an insurer to an insurance intermediary for arranging a contract of insurance or inviting, inducing, attempting to invite or induce the Referrer to describe Bupa’s insurance products or any regulated insurance activities, or inducing the Referee to make a decision to enter into a contract of insurance.
6. The Referrer shall not and cannot provide any information about the Eligible Scheme to the Referee. All enquiries about the insurance products should go directly to Bupa or its licensed representative for distribution

of insurance products. Recommendation by the Referrer does not in any way suggest, imply, establish or constitute any insurance purchase advice, endorsement, approval or recommendation in respect of Bupa or its products or services including the quality or suitability of the products or services for the Referrer's personal use. The Referee should make an independent decision whether or not to purchase the Eligible Scheme and seek professional advice from qualified individual(s) to ascertain the suitability of relevant product(s). All terms and conditions of the Eligible Scheme should refer to the Contract/Policy document.

Referral Reward

7. Referrers will receive HK\$300 supermarket coupon ("Coupon") for each Eligible Referee they have referred.

Referee Reward and Discount Offer

8. Eligible Referees will receive HK\$300 supermarket coupon for successful enrolment in the Eligible Scheme.
9. Eligible Referees will receive the following discount on the first year's subscription/ premium at the same time (if applicable):

Insurance schemes	First year's subscription / premium discount
Bupa CarePro, Bupa Together, Bupa HealthPlus, Bupa Care Kid, Bupa Care HealthNet, Bupa Gold	30% off
Bupa MyBasic VHIS Plan, Bupa MyFlexi VHIS Plan, Bupa Hero VHIS Plan or Bupa Safe Critical Illness Insurance Scheme	20% off

10. Unless otherwise specified, the Referee's discount cannot be used in conjunction with any other offers. However, if the Eligible Scheme has another promotion offer available at the time of enrolment, Eligible Referees can elect the promotion offer with a higher discount rate and its respective promotional terms and conditions shall apply.
11. Eligible Referees must pay the first year's subscription/premium in full via annual payment mode.
12. The Bupa CarePro scheme is only available to new members aged 18 to 59 years.
13. The Bupa Care Kid scheme is only available to new members aged 15 days to 17 years.
14. The Bupa Together and Bupa HealthPlus schemes are only available to new members aged below 59 years.
15. Bupa has the sole and absolute discretion to determine a Referee's eligibility to receive the Offer.

General

16. The redemption letter for the Coupon will be sent to the correspondence address of the Referrer or Referee by post or email within 6 months after the commencement date of their Eligible Referee's scheme. The Referrer or

Referee can redeem the Coupon at designated service centres listed on the redemption letter within the redemption period stated on the redemption letter. The Referrer's or Referee's insurance scheme must still be in force at the time of issuing the redemption letter. In the event Bupa subsequently discovers that the insurance scheme has been cancelled for whatever reason, Bupa reserves the right to cancel the redemption letter without notice or demand repayment of the value of the Coupon.

17. Bupa will send the redemption letter to the Referrer's or Referee's address or email according to Bupa's records. Bupa will not replace or resend redemption letter not received by Referrers or Referees if their contact information in Bupa's records is incorrect or not up-to-date. Referrers or Referees should contact Bupa immediately if there is any change in their correspondence address.
18. Coupons are not exchangeable, transferrable or redeemable for cash or other goods.
19. Bupa is not the supplier of the Coupons and accepts no liability for any matters relating to the usage of the Coupons. Usage of the Coupon is subject to the terms and conditions stipulated by the supplier on the Coupon.
20. Bupa reserves the right to change or terminate the Programme in full or in part or amend these terms and conditions at any time without prior notice.
21. Bupa reserves the right to make the final decision on any matter in relation to this Programme.
22. Should there be any discrepancy between the English version of these terms and conditions and the Chinese version, the English version shall prevail.