



Special Welcome offer for Bupa VTop Health Insurance Scheme (“Promotion”) **Terms and Conditions**

1. The Promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 15 April 2023 – 31 October 2023 (both dates inclusive) (“Promotion Period”).
2. The Promotion is exclusively available to any existing Bupa member and dependent covered under a Bupa group medical scheme who enrolls as an insured person (“New Customer”) under Bupa VTop Medical Insurance Scheme (“Scheme”).
3. Within the Promotion Period, a first-year subscription discount will be offered to New Customer(s) on the overall premium of the Scheme according to the discount rate below (“Promotion Offer”):

Benefit level under Bupa VTop	First-year premium discount
Plan 1 – 3	10%
Plan 4 – 6	15%

4. To enjoy the Promotion Offer, all New Customers are required to meet all of the following eligibility criteria below:
 - Must be an existing member of a Bupa group medical scheme with Hospital and Surgical Benefit;
 - Successfully enrol in the Scheme during the Offer Period;
 - The Scheme must come into effect between 1 May 2023 to 1 November 2023 (both dates inclusive) with subscription paid on annual basis; and
 - 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.
5. The Promotion Offer is not applicable to persons who are not currently enrolled to any Bupa group policy or persons who has given notice to terminate an employment relationship with coverage under a Bupa group medical scheme. For the enrolment eligibility of the Scheme, please refer to the product brochure.
6. The Promotion Offer is applicable to the first year’s premium for the whole contract of the Scheme, including optional benefits and premium loading.
7. The Promotion Offer cannot be used in conjunction with other promotion offers.
8. The discount amount and discount percentage applied under the Promotion Offer will not be shown on the Policy Schedule of the Scheme. New Customers should refer to the copy of the application form enclosed in the welcome pack for the actual subscription and levy paid.
9. Bupa reserves the right of final decision for the New Customer’s entitlement to the Promotion.
10. The Promotion is not redeemable for cash and cannot be transferred to any other person.
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. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion.
13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.



保柏易增值醫療保障計劃首年特別投保優惠 (「推廣」)
條款及細則

1. 是次推廣的推廣日期由 2023 年 4 月 15 日至 2023 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. 是次推廣只適用於現有保柏團體醫保計劃的員工及其家屬投保「保柏易增值」醫療保障計劃 (「計劃」) 之受保會員 (「新客戶」)。
3. 於推廣期內，新客戶在計劃下的保費可按以下折扣率享有迎首年保費折扣 (「推廣優惠」)：

保柏易增值計劃下的保障等級	首年保費折扣
計劃 1 – 3	10%
計劃 4 – 6	15%

4. 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 必須為保柏團體醫保計劃之會員並受保於「住院及手術保障」；
 - 於推廣期內提交及成功投保計劃；
 - 計劃必須於 2023 年 5 月 1 日至 2023 年 11 月 1 日期間生效並以年繳模式全數支付保費；及
 - 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。
5. 推廣優惠不適用於任何無現行有效保柏團體會員會籍的人士及已發出離職通知的人士。有關計劃的投保資格，請參閱計劃小冊子。
6. 推廣優惠只適用於計劃下整份合約的首年保費總額，包括自選保障及附加保費。
7. 推廣優惠並不可與任何其他推廣優惠或折扣同時使用。
8. 計劃的推廣優惠下之折扣金額及折扣率將不會顯示於保單資料頁內。新客戶應查閱迎新信件隨附的申請表副本以了解實際繳付的保費及保費徵費。
9. 保柏保留新客戶可獲享的推廣之最終決定權。
10. 推廣不可轉讓、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. 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。
13. 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。