Welcome premium discount for Bupa's medical insurance plans
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 August 2024 – 31 May 2025 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrols as an insured person ("New Customer") under Bupa MyBasic VHIS Plan, Bupa CarePro or Bupa Care Kid ("Eligible Scheme") and fulfils all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Within the Promotion Period, a first-year premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the discount rate below ("Promotion Offer"):

Eligible Scheme	First-year premium discount
Bupa MyBasic VHIS Plan	20%
Bupa CarePro, Bupa Care Kid	10%

4. To enjoy the Promotion Offer, New Customer is required to meet all of the following eligible criteria:
   - The Eligible Scheme must come into effect between 1 September 2024 to 1 June 2025 (both dates inclusive) with premiums paid on annual basis;
   - 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 member who transfers an existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. The Promotion Offer is applicable to the first-year total premium for the whole policy / contract of the Eligible Scheme and does not apply to any premium loading.
6. The Promotion Offer cannot be used in conjunction with the child discount under Bupa Care Kid.
7. The discounted amount applied to the Eligible Scheme under the Promotion Offer shall be the amount shown on the application form and will not be shown on the Policy Schedule / Membership Certificate of the Eligible Scheme(s). New Customers should refer to the copy of the application form available on myBupa for the actual subscription and levy paid.
8. If you enrolled in VHIS Plan, 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.
9. The eligibility for each Eligible Scheme varies, please refer to the product brochure of the relevant scheme.
10. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
11. The Promotion Offer is not transferable, returnable or redeemable for cash.
12. 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.
13. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
14. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

保柏醫保計劃的迎新保費折扣優惠
條款及細則

1. 是次活動的推廣日期由 2024 年 8 月 1 日至 2025 年 5 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. 推廣優惠只適用於投保保柏自願醫保計劃、保柏卓康健或保柏童康健 (「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」) 。
3. 於推廣期內，新客戶在合資格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」) ：

合資格計劃	首年保費折扣
保柏自願醫保計劃	8 折
保柏卓康健、保柏童康健	9 折

4. 如欲享以上推廣優惠，所有新客戶須符合以下所有條件：
   - 合資格計劃必須於2024年9月1日至2025年6月1日 (首尾兩日包括在內)期間生效並以年繳方式支付保費；
   - 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
   - 推廣優惠不適用於任何會員轉移其現有由保柏承保的個人計劃至合資格計劃。
5. 此推廣優惠適用於所有合資格計劃下整份保單/合約的首年保費總額，並不適用於任何額外收取的附加保費。
6. 推廣優惠不適用於保柏童康健下已獲子女折扣之新客戶。
7. 合資格計劃的推廣優惠下之折扣金額以申請表內所顯示之金額為準，並且將不會顯示於保單資料頁/會員證書內。新客戶應查閱載於myBupa內的申請表副本以了解實際繳付的保費及保費徵費。
8. 如投保自願醫保計劃，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 。
9. 各合資格計劃的投保資格均有所不同，請參閱個別計劃的產品小冊子。
10. 保柏保留任何獲享的推廣優惠之最終決定權。
11. 推廣優惠不可轉讓、退還或兌換現金 。
12. 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。
13. 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。
14. 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 。