

[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 January 2023 – 31 March 2023 (both dates inclusive) (“Promotion Period”).
2. The Promotion Offer is only available to any new member who enrolls as an insured person (“New Customer”) under Bupa MyFlexi VHIS Plan, Bupa MyBasic VHIS Plan, Bupa HealthPlus, Bupa CarePro, Bupa Care Kid, Bupa Together, Bupa Gold, Bupa Care HealthNet and Bupa VTop (“Eligible Scheme”) and fulfil 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, Bupa MyFlexi VHIS Plan	20%
Bupa HealthPlus, Bupa CarePro, Bupa Care Kid, Bupa Together, Bupa Gold, Bupa Care HealthNet, Bupa VTop	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 February 2023 to 1 April 2023 (both dates inclusive) with premiums paid on an 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 New Customer 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. 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), the Promotion Offer cannot be used in conjunction with any other promotion offers.
7. The Promotion Offer for Bupa VTop is only applicable to existing Bupa group members and their dependants.
8. The Promotion Offer cannot be used in conjunction with the child discount under Bupa MyFlexi VHIS Plan, Bupa Care Kid and Bupa Together.
9. The Promotion Offer for Bupa HealthPlus and Bupa Together is applied on top of the family discount or lifetime discount.
10. 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 Customer should refer to the copy of the application form enclosed in the welcome pack for the actual premium and levy paid.
11. 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.
12. The eligibility for each Eligible Scheme varies, please refer to the product brochure of the scheme.
13. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
14. The Promotion Offer is not transferable, returnable or redeemable for cash.
15. 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.
16. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
17. 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 2023 年 1 月 1 日至 2023 年 3 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靈活配自願醫保計劃、保柏自願醫保計劃、保柏悅康健、保柏卓康健、保柏童康健、保柏互通保額、保柏尊貴寶、保柏康健網或保柏易增值 (「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
保柏靈活配自願醫保計劃及保柏自願醫保計劃	8 折
保柏悅康健、保柏卓康健、保柏童康健、保柏互通保額、保柏尊貴寶、保柏康健網、保柏易增值	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2023年2月1日至2023年4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. 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. 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), 此推廣優惠不可與任何其他優惠同時使用。
7. 「保柏易增值」投保優惠只適用現有保柏團體醫保計劃的員工及其家屬。
8. 推廣優惠不適用於保柏靈活配自願醫保計劃、保柏童康健及保柏互通保額下已獲子女折扣之新客戶。
9. 保柏悅康健及保柏互通保額的推廣優惠按家庭折扣或終身折扣後的保費計算。
10. 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。
11. 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。
12. 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。
13. 保柏保留任何獲享的推廣優惠之最終決定權。
14. 推廣優惠不可轉讓、退還或兌換現金。
15. 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。
16. 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。
17. 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。