

**Bupa Safe Critical Illness Insurance Scheme -
Welcome Promotion Offer Terms and conditions**

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 May 2021 – 31 July 2021 (both dates inclusive) (“Promotion Period”).
2. The Promotion Offer is only available to new members who enrol as an insured person (“New Customer”) under Bupa Safe Critical Illness Plan (“Eligible Scheme”) and fulfill all eligibility criteria in clause 4 below (“Eligibility Criteria”).
3. Within the Promotion Period, a welcome subscriptions discount will be offered to New Customer(s) on the overall subscriptions of the Eligible Scheme according to the discount rate below (“Promotion Offer”):

No. of New Customer(s) who enrol together	Welcome subscriptions discount rate
1	20% off
2 or more	40% off

The discounted subscriptions shall be rounded to the nearest dollar.

4. To enjoy the Promotion Offer, all New Customers are required to meet all of the following eligibility criteria:
 - Successfully submit the application for the Eligible Scheme during the Promotion Period;
 - All New Customers must submit the application through Bupa’s website (<https://www.bupa.com.hk/BupaSAFE>) under the same subscriber at the same time to calculate the eligible welcome subscriptions discount under the Promotion Offer. Any late, separate or subsequent submission(s) shall not be entitled to the Promotion Offer; and
 - The Eligible Scheme must come into effect from 1 June 2021 to 1 August 2021 with annual subscriptions payment paid.
5. The Promotion Offer is applicable to all first year subscriptions paid under the Eligible Scheme, inclusive of the subscriptions for all benefits and its applicable subscription loading.
6. The Promotion Offer cannot be used in conjunction with any other promotion offers or discount. Any levy payable under the Eligible Scheme shall be calculated before applying the Promotion Offer.
7. In the event that any of the New Customer(s) terminate the Eligible Scheme within the 1st Policy Year for whatever reason, Bupa shall recalculate the entitled subscriptions discount based on the actual number of New Customer(s) with the Eligible Scheme still in force. The New Customer shall repay Bupa the difference between the Promotion Offer already applied and the recalculated actual eligible promotion discount upon Bupa’s reasonable request.
8. The discount amount and discount percentage applied to the Eligible Scheme under the Promotion Offer will not be shown on the Membership Certificate of the Eligible Scheme. The New Customer should refer to the copy of the application form enclosed in the welcome pack for the actual subscriptions and levy paid.
9. The amount of subscriptions paid for the Eligible Scheme is not eligible for tax deduction.
10. Bupa reserves the right of final decision for the New Customer’s 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 Offer.
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.

保柏危疾全禦保計劃 – 迎新優惠條款及細則

1. 是次活動的推廣日期由 2021 年 5 月 1 日至 2021 年 7 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危疾全禦保計劃 (「合資格計劃」) 為受保人的新會員 (「新客戶」)，並須符合以下第 4 節列明的所有條件 (「條件」)。
3. 於推廣期內，新客戶於合資格計劃下的總保費將按照以下折扣率享有迎新保費折扣 (「推廣優惠」)：

同時投保的新客戶人數	迎新保費折扣率
1 名	20%
2 名或以上	40%

折後保費將以四捨五入方式調整至最接近之整數。

4. 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 於推廣期內成功投保合資格計劃；
 - 所有新客戶必須透過保柏網站(<https://www.bupa.com.hk/BupaSAFE>)同時提交申請表格以計算迎新折扣下的合資格保費折扣。任何遲交或隨後提交的申請將會按其提交時間重新計算，不會具追溯效力計算折扣；及
 - 合資格計劃必須於 2021 年 6 月 1 日至 2021 年 8 月 1 日生效並以年繳模式全數支付保費。
5. 推廣優惠只適用於合資格計劃的首年所有保費，包括所有保障之保費及其他適用之附加保費。
6. 推廣優惠將按照未有計算任何其他折扣下的標準保費計算，並不可與任何其他推廣優惠或折扣同時使用。合資格計劃下之任何保費徵費將根據扣減推廣優惠或折扣前之金額計算。
7. 如新客戶在第一個保單年度內因任何理由終止合資格計劃，保柏將根據合資格計劃下仍然生效的會員人數重新計算其可享的推廣優惠。在保柏合理要求下，新客戶須向保柏償還已經扣減的保費折扣及重新計算實際合資格的保費折扣之差額。
8. 合資格計劃的推廣優惠下之折扣金額及折扣率將不會顯示於會員證書內。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。
9. 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。
10. 保柏保留新客戶可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，保柏擁有與此推廣優惠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。