



Bupa Safe Critical Illness Plan -
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 enrol in the Eligible Scheme during the Promotion Period;
 - All New Customers must submit the application form(s) at the same time to calculate the eligible welcome subscriptions discount under the Promotion Offer. Any late or subsequent submission(s) shall be counted afresh at the time of submission and no retrospective discount will be given;
 - Application for the Eligible Scheme must be submitted through Bupa’s website (<https://www.bupa.com.hk/BupaSAFE>) during the Promotion Period; 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.



Bupa4Life registration giveaway for new members of Bupa Safe Critical Illness Insurance Scheme
terms and conditions

1. Bupa (Asia) Limited (“Bupa”) is the organiser of this campaign (“Campaign”).
2. The Campaign will be held from 12:00am on 1 May 2021 to 11:59pm on 31 August 2021 (“Campaign Period”).
3. New members of Bupa Safe Critical Illness Insurance Scheme who satisfy the Eligibility Criteria in clause 4 below and successfully complete Bupa4Life registration for the first time during the Campaign Period (“Participants”) will receive a H. Pylori 13-C Urea Breath Test (“Gift”) at Bupa’s designated testing centers.
4. To be eligible to receive a Gift, Participants must satisfy all the following eligibility criteria (“Eligibility Criteria”):
 - a. Participants must be a new subscriber and insured as the member under Bupa Safe Critical Illness Insurance Scheme with application submitted from 1 May 2021 to 30 June 2021 and contract come into effect between 1 June 2021 and 1 July 2021. Application must be submitted online or through a Bupa Health Management Consultant;
 - b. Participants must successfully be one of the first 200 persons who complete Bupa4Life registration within 2 months after their contract is effective and provide all required information (including an email address);
 - c. Participants must not have registered any Bupa4Life account before; and
 - d. Participants must be an active Bupa Safe Critical Illness Insurance Scheme member at the time they complete registration and on the date of redemption of the Gift.
5. Persons taking part in the activity using unfair means, including the use of a plug-in and fake email/identity, are not eligible.
6. Maximum of one Gift per Participant.
7. The redemption code of the Gift will be sent to you thru email within 4 months after your contract is effective. Participants can redeem the Gift at the designated centres within the redemption period set out in the redemption email. Prior appointment for the test is required. Participants should make an appointment as early as possible and the availability of the test is subject to the appointment schedule of the designated centres. If the Participants failed to redeem the Gift within the redemption period, including due to the provider’s full appointment booking, Bupa will not offer replacement test or service.
8. For the terms and conditions of Bupa4Life, please refer to <https://bupa4life.bupa.com.hk/help/terms-andconditions>.
9. Bupa reserves the right to replace the Gift with a different gift and the value of any such replacement may be different from the value of the Gift.
10. Bupa is not the supplier of the H. Pylori 13-C Urea Breath Test. The use of the H. Pylori 13-C Urea Breath Test is bound by the terms and conditions issued by the service provider, including the redemption period, as set out in the redemption email. Bupa makes no representation or guarantee as to the qualify and availability of the



products, services or information provided by the service provider. Bupa shall not be liable for any matters arising from or in connection with the products, services or information related to the H. Pylori 13-C Urea Breath Test.

11. Gifts are not exchangeable, transferrable or redeemable for cash or other goods.
12. If a member is unable to register for Bupa4Life due to human error or technical issues, Bupa shall not be responsible for failure to receive the Gift. If you have any queries on Bupa4Life registration, please contact the Bupa's customer service helpdesk at 2517 5333.
13. Bupa reserves the right to:
 - a. to change these terms and conditions without prior notice;
 - b. to make a final and binding decision in the case of dispute in relation to this Campaign; and
 - c. discontinue the Campaign without prior notice.
14. In the case of any discrepancy between the Chinese and English versions of these terms and conditions, the English version will prevail.

GIFT REDEMPTION: “Vitamin E Cream Improved Formula”

1. To be eligible to redeem the gift, you must:
 - (i) Successfully registered as effective members of Bupa SAFE Critical Illness Insurance Scheme (“Scheme”) from 26th Jun 2021 to 31st Jul 2021;
 - (ii) be a subscriber of Bupa’s SAFE Critical Illness Insurance Scheme (“Scheme”) with a contract effective date, as set out on your Bupa Membership Certificate, of 01/07/2021 (“Contract Effective Date”);
 - (iii) present the Gift redemption letter that is sent to you (“Redemption Letter”) within the timeframe, and at the designated location, stated in the Redemption Letter; and
 - (iv) be an active Subscriber without outstanding subscriptions on the date of Gift redemption.
2. Gifts that are not collected within the timeframe indicated on the Redemption Letter will be forfeited and will not be compensated for.
3. The redemption letter will be sent to each eligible member by email to the correspondence address on Bupa’s record within 2 months after the Contract effective date. No redemption letter will be re-sent by Bupa in case of loss or if the correspondence address on Bupa’s record is incorrect.
4. Gifts are available while supplies last. Bupa reserves the right to replace the Gift without prior notice and the value of any such replacement gift may be different from the value of the Gift.
5. Gifts are not exchangeable, transferrable or redeemable for cash or other goods.
6. In the event the Subscriber has redeemed the Gift and the Subscriber’s Scheme is terminated for any reason within 12 months after the Contract Effective Date, the Subscriber agrees to repay Bupa the amount equivalent to the value of the Gift as an administration fee and Bupa reserves the right to deduct the value of the Gift from the subscription fee to be refunded to the Subscriber (if any).
7. Bupa is not the supplier of the Gift and Bupa:
 - (i) makes no warranties of any kind, either express or implied, by fact or law in relation to the quality or fitness of the Gift;
 - (ii) is not responsible for any acts and/or omissions of the supplier of the Gift, their respective employees, agents, servants or representatives; and
 - (iii) to the extent permitted by law, will accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for death or personal injury, loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
8. Any product descriptions or images of the Gift are provided by the supplier and are for reference only.
9. Any extra cost incurred by you in connection with the use of the Gift is your responsibility.
10. The redemption and use of the Gift is subject to any terms and conditions imposed by the redemption centre and supplier of the Gift respectively.
11. Bupa reserves the right to terminate this Offer or vary these terms and conditions, the redemption method and the redemption period, without prior notice. Bupa will not be liable for any loss or damage resulting from any such termination or variation.
12. Bupa reserves the right to make the final decision in relation to any dispute in connection with this Offer.
13. Should there be any discrepancy between the English version of these terms and conditions and the Chinese version, 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；
 - 投保合資格計劃的申請須於推廣期內透過保柏網站(<https://www.bupa.com.hk/BupaSAFE>)遞交；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，包括認可產品下的標準保費、自選保障及其附加保費。
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. 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。
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。

有關「保柏危疾全禦保新會員建立 Bupa4Life 帳戶有禮賞」活動之條款及細則

1. 保柏 (亞洲) 有限公司 (「保柏」) 為是次活動 (「活動」) 的主辦單位。
2. 此活動的開始日期為 2021 年 5 月 1 日上午 12 時正，而結束日期為 2021 年 8 月 31 日下午 11 時 59 分 (「活動期」)。
3. 於活動期內符合合資格準則(見以下第 4 段)並成功首次建立 Bupa4Life 帳戶的保柏危疾全禦保計劃的會員 (「參加者」)，可獲得幽門螺旋桿菌吹氣測試 (「禮品」)。
4. 參加者需符合以下所有合資格準則 (「合資格準則」)，方為合資格獲取禮品：
 - a. 參加者必須為保柏危疾全禦保計劃的新投保人並受保為會員，並必須於 2021 年 5 月 1 日至 2021 年 6 月 30 日內提交申請及其合約必須於 2021 年 6 月 1 日至 2021 年 7 月 1 日期間生效。申請須於網上或透過保柏健康管理顧問遞交。
 - b. 參加者必須為首 200 名中的其中 1 位在合約生效後兩個月內成功建立 Bupa4Life 帳戶，並提供全部所需資料 (包括電郵地址)。
 - c. 參加者必須於過往未曾建立 Bupa4Life 帳戶。
 - d. 參加者必須為有效的保柏危疾全禦保計劃會員，並於建立帳戶時及領取禮品時仍然生效。
5. 任何透過不公平渠道包括使用插件及虛假電郵 / 身份的參加者均不符合資格。
6. 每位參加者只有一次獲得禮品的機會。
7. 禮品之換領編號將於將於合約生效後四個月內透過電子郵件發送。參加者可於電子郵件列明之換領期內到指定診所換取禮品，並須儘早向診所進行預約。測試之供應情況視指定診所之預約期而定。如參加者未能於換領期內換領禮品 (包括因供應商之預約期已滿)，保柏恕不補發替代測試或服務。
8. 有關 Bupa4Life 的條款及細則，請參閱 <https://bupa4life.bupa.com.hk/help/terms-andconditions>。
9. 保柏保留以其他禮物替代禮品的權利，且任何該等替代禮物的價值可能與禮品的價值相異。
10. 保柏並非該幽門螺旋桿菌吹氣測試之供應商。使用幽門螺旋桿菌吹氣測試須受供應商所訂之條款及細則約束 (包括換領電子郵件列明之換領期)。保柏對供應商之產品、服務或資訊的質素及有效性不作任何形式的保證。對於與幽門螺旋桿菌吹氣測試引起或相關的產品、服務或資訊，保柏恕不負責。
11. 禮品不得交換、轉讓或換領現金或其他產品。
12. 如會員因人為錯誤或技術問題未能建立 Bupa4Life 帳戶，保柏不會就未能收取禮品負上任何責任。如您在建立 Bupa4Life 帳戶時遇到任何問題，請致電保柏客戶專線 2517 5333。
13. 保柏保留以下權利：
 - a. 在並無事先通知的情況下更改此等條款及細則；
 - b. 如就本活動有任何爭議，將作出最終及有約束力的決定；以及
 - c. 在並無事先通知的情況下終止本活動。
14. 此等條款及細則的中英文版如有任何歧義，以英文版為準。

健康禮遇換領: 澳洲健康品牌「天然維他命 E 潤膚霜」

1. 您必須符合以下條件，方合資格換領禮品：
 - (i) 於 6 月 24 日至 7 月內登記成為保柏危疾全禦保計劃 (「計劃」) 之投保人 (「投保人」);
 - (ii) 在載於會員證書上的合約生效日，於 01/07/2021 後 (「生效日」) 為保柏危疾全禦保計劃 (「計劃」) 之投保人 (「投保人」);
 - (iii) 於禮品換領信 (「換領信」) 上所述的時限內及指定的地點出示換領信以換領禮品；及
 - (iv) 於換領禮品時為有效的投保人及並無拖欠保費。
2. 如於換領信上的時限內未能換領禮品，即會喪失擁有禮品的資格且不會獲得賠償。
3. 每位合資格的會員將會收到迎新禮物之換領信，信件將於合約生效日後起計 2 個月內以電郵方式郵寄至記錄在保柏的通訊地址。如遺失換領信或因為保柏記錄的通訊地址不正確，保柏恕不補發。
4. 禮品送完即止。保柏保留權利，以其他禮品作替代且任何該等替代禮品的價值可能與所提供原有禮品的價值相異。
5. 不得交換或轉讓禮品，或用以換領現金或其他產品。
6. 若計劃於合約生效日後 12 個月內因任何理由變得無效，而投保人已換領有關之禮品，該投保人同意向保柏繳付同等價值之金額作為行政費以及保柏保留權利從退還的保費中(如有)扣除與禮物同等價值的款額。
7. 保柏並非禮品的供應商，且保柏：
 - (i) 概不就禮品的質素或是否適合作出任何類型的明示或暗示事實或法律保證；
 - (ii) 並不就禮品供應商以及其各自僱員、代理、服務員或代表的任何行為及 / 或遺漏負責；及
 - (iii) 在法律允許的範圍內，就使用禮品而引致或與之相關的死亡、人身傷害、損失、損害、成本或開支 (無論發生、承受或遭受的方式為何)，概不承擔侵權 (包括疏忽)、違約或其他的義務或責任。
8. 禮品的所有產品說明或圖像由供應商提供，僅供參考。
9. 您須自行支付與自己使用禮品相關的任何額外成本。
10. 禮品的換領及使用事宜受禮品換領中心及禮品供應商施加的任何條款及細則約束。
11. 保柏保留權利，在並無事先通知的情況下更改此等條款及細則、換領方法及換領期。保柏不會承擔因由更改有關條款及細則或終止優惠所引致的損失或損害。
12. 如有任何由此優惠引起或與之相關的爭議，保柏保留權利作出最終決定。
13. 此等條款及細則的中英文版如有任何歧義，概以英文版為準。