



Bupa Empower SME Health Insurance Scheme - Terms and conditions for 10% off Promotion Offer:

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 January 2023 to 31 July 2024 (both dates inclusive) (“Promotion Period”).
2. To enjoy ten percent (10%) welcome discount (“Promotion Offer”) on the overall premium of the Bupa Empower SME Health Insurance Scheme (“Eligible Scheme”), any new enrolling company (“New Customer”) is required to meet all of the following eligibility criteria:
 - Successfully enrol in the Eligible Scheme and the Eligible Scheme must come into effect on or before 1 August 2024 with annual premium payment fully paid;
 - New Customer must submit the application form(s) with member details to calculate the eligible welcome premium discount under the Promotion Offer; and
 - New Customer must not cancel any group medical insurance scheme underwritten by Bupa within 6 months prior to the date of submitting the application for an Eligible Scheme.
3. The Promotion Offer is applicable to all first-year premiums paid under the Eligible Scheme, inclusive of the standard premium, premiums for upgrade or optional benefits, and its applicable premium/subscription loading.
4. The Promotion Offer cannot be used in conjunction with any other promotion offers or discount.
5. The discount amount and discount percentage applied to the Eligible Scheme under the Promotion Offer will not be shown on the Policy Schedule of the Eligible Scheme. New Customer should refer to the copy of the application form enclosed in the welcome pack for the actual premium and levy paid.
6. Bupa reserves the right of final decision for any New Customer’s entitlement to the Promotion Offer.
7. The Promotion Offer is not transferable, returnable or redeemable for cash.
8. 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.
9. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
10. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

保柏僱健康中小企醫療保障計劃 – 首年投保 9 折條款及細則

1. 是次活動的推廣日期由 2023 年 1 月 1 日至 2024 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. 如欲享保柏僱健康中小企醫療保障計劃（「合資格計劃」）之首年投保 9 折投保優惠（「推廣優惠」），任何新投保公司（「新客戶」）須符合以下所有條件：
 - 成功投保合資格計劃並必須於 2024 年 8 月 1 日或之前生效並以年繳模式全數支付保費；
 - 新客戶必須提交申請表格連同會員資料以計算迎新折扣下的合資格保費折扣；及
 - 在申請投保合資格計劃前 6 個月內並無曾經取消任何保柏的團體醫療保障計劃。
3. 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、升級保障及其附加保費。
4. 推廣優惠將不可與任何其他推廣優惠或折扣同時使用。
5. 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。
6. 保柏保留任何新客戶可獲享的推廣優惠之最終決定權。
7. 推廣優惠不可轉讓、退還或兌換現金。
8. 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。
9. 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。
10. 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。