



Bupa Hero VHIS Plan – Welcome discount + family discount up to 53% off!

Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 January 2021 – 31 January 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 Hero VHIS Plan (Flexi Plan) (“Eligible Scheme”) and fulfill all eligibility criteria in clause 4 below (“Eligibility Criteria”).
3. Within the Promotion Period, a welcome 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”):

No. of New Customer(s) who enrol together	Welcome premium discount rate
1	30% off
2	40% off
3 or more	45% off

* If both family discount and welcome premium discount are applicable, family discount will be deducted first and welcome discount shall be subsequently applied to the discounted premium. Both family and welcome discounts shall not be applied together on a cumulative basis concurrently in the calculation. To illustrate, the total discount rates applicable to family members’ enrolment are set out below:

No. of family member(s) who enrol together	Family discount	Welcome premium discount rate	Total
1	---	30% off	30% off
2	10% off	40% off	46% off
3 or more	15% off	45% off	53% off

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 premium 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 a Bupa Health Management Consultant during the Promotion Period;
 - Must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to the date of submitting the application for an Eligible Scheme; and
 - The Eligible Scheme must come into effect on 1 February 2021 with annual premium payment paid.
5. The Promotion Offer is applicable to all first year premiums paid under the Eligible Scheme, inclusive of the standard premium of the Certified Plan, premiums for optional benefits and premium loading. For renewal premiums, New Customers can still enjoy family discount on the standard premiums of the Certified Plan if they are eligible family members and all Eligible Schemes are still in force.
6. The Promotion Offer is calculated based on the standard premium after family discount (if applicable) has been applied. 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 premium 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 Policy Schedule of the Eligible Scheme. The New Customer should refer to the copy of the application form enclosed in the welcome pack for the actual premium and levy paid.
9. 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.
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.

***For 2 family members who enrol together, they can firstly enjoy 10% family discount, and an extra 40% discount will be subsequently applied to the discounted premium; For 3 or more family members who enrol together, they can firstly enjoy 15% family discount, and an extra 45% discount will be subsequently applied to the discounted premium.**



**保柏非凡自願醫保計劃 – 迎新優惠 + 家庭折扣可享高達 47 折
條款及細則**

1. 是次活動的推廣日期由 2021 年 1 月 1 日至 2021 年 1 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非凡自願醫保計劃 (靈活計劃) (「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
1 名	7 折
2 名	6 折
3 名或以上	55 折

*如家庭折扣及迎新優惠同時適用，保費將會先扣除家庭折扣，而迎新折扣將適用於其折扣後之保費。家庭折扣和迎新折扣在計算時不能同時以加算形式累積使用。以下表格說明適用於家庭成員同時投保的總折扣率：

同時投保的家庭成員人數	家庭折扣	迎新保費折扣	總折扣
1 名	--	7 折	7 折
2 名	9 折	6 折	54 折
3 名或以上	85 折	55 折	47 折

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健康管理顧問遞交；
 - 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個人醫療保障計劃；及
 - 合資格計劃必須於 2021 年 2 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、自選保障之保費及附加保費。如新客戶為合資格家庭成員的關係且其合資格計劃於續保時仍然生效，他們的認可產品下的標準保費仍可享受家庭折扣。
6. 推廣優惠將按照家庭折扣後 (如適用) 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。

*二人家庭成員一同投保可先享家庭折扣 9 折，其後額外再享 6 折迎新優惠；三人或以上家庭投保即可先享家庭折扣 85 折，其後額外再享 55 折迎新優惠。