



## 保柏非凡自願醫保計劃 – 迎新折扣優惠條款及細則:

1. 是次活動的推廣日期由 2020 年 10 月 1 日至 2020 年 10 月 31 日 (首尾兩日包括在內) (「推廣期」)。
2. 如欲享保柏非凡自願醫保計劃 (靈活計劃) (「合資格計劃」) 之保費 9 折投保優惠 (「推廣優惠」)，受保人 (「新客戶」) 須符合以下所有條件：
  - 於推廣期內透過保柏健康管理顧問成功投保合資格計劃；
  - 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 (亞洲) 有限公司 (「保柏」) 的個人醫療保障計劃；
  - 並非從保柏承保的現有個人醫療保險計劃轉移至合資格計劃；及
  - 合資格計劃必須於 2020 年 11 月 1 日生效並以年繳模式支付保費。
3. 推廣優惠只適用於合資格計劃的首年所有保費。
4. 推廣優惠將於已扣減家庭折扣 (如適用) 後計算，以及不可與任何其他推廣優惠同時使用。合資格計劃下之任何保費徵費將根據扣減推廣優惠前之金額計算。
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. 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](http://www.bupa.com.hk/taxfaq)。
7. 保柏保留新客戶可獲享的推廣優惠之最終決定權。
8. 推廣優惠不可轉讓、退還或兌換現金。
9. 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。
10. 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。
11. 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。

\*三名或以上家庭成員同時投保，可享家庭保費折扣高達 85 折，以年繳方式支付保費首年額外再享 9 折迎新優惠。



### **Bupa Hero VHIS Plan – Terms and conditions for Welcome Promotion Offer:**

1. The promotion period is valid from 1 October 2020 to 31 October 2020 (both dates inclusive) (“Promotion Period”).
2. To enjoy ten percent (10%) discount (“Promotion Offer”) on the premium of the Bupa Hero VHIS Plan (Flexi Plan) (“Eligible Scheme”), the insured person (“New Customer”) is required to meet all of the following eligibility criteria:
  - Successfully enrolls in the Eligible Scheme through a Bupa Health Management Consultant during the Promotion Period;
  - Must not cancel any individual medical insurance scheme underwritten by Bupa (Asia) Limited (“Bupa”) within 6 months prior to the date of submitting the application for an Eligible Scheme;
  - Must not transfer from an existing individual medical insurance scheme underwritten by Bupa to the Eligible Scheme; and
  - The Eligible Scheme must come into effect on 1 November 2020 with annual premium payment paid.
3. The Promotion Offer is applicable to all first year premiums paid under the Eligible Scheme.
4. The Promotion Offer shall apply after the family discount (if applicable) and cannot be used in conjunction with any other promotion offers. Any levy payable under the Eligible Scheme shall be calculated before applying the Promotion Offer.
5. The discounted 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.
6. The amount of premium discount received under the Promotion Offer is not eligible for tax deduction. Please refer to [www.bupa.com.hk/taxfaq](http://www.bupa.com.hk/taxfaq) if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
7. Bupa reserves the right of final decision for the New Customer’s entitlement to the Promotion Offer.
8. The Promotion Offer is not transferable, returnable or redeemable for cash.
9. 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.
10. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
11. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

\*Family enrolment for 3 family members or more at the same time can enjoy up to 15% lifetime discount and an extra 10% welcome discount for the first year using annual payment mode.