



保柏靈活配自願醫保計劃 – 迎新折扣優惠條款及細則:

1. 是次活動的推廣日期由即日起至 2020 年 4 月 1 日至 2020 年 4 月 30 日(首尾兩日包括在內)(「推廣期」)。
2. 如欲享保柏靈活配自願醫保計劃(靈活計劃)之保費 8 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「保柏靈活配自願醫保計劃」(「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 5 月 1 日生效並以年繳模式支付保費。
3. 以上推廣優惠只適用於首年支付合資格計劃的基本保障、升級保障及自選保障之保費。
4. 以上推廣優惠不可與其他推廣優惠同時使用。
5. 以上推廣優惠不適用於合資格計劃下已獲子女折扣之新客戶。
6. 合資格計劃下適用的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。
7. 推廣優惠下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 <https://www.bupa.com.hk/-/media/files/pdf/taxfaq.pdf>
8. 保柏保留新客戶可獲享的推廣優惠之最終決定權。
9. 推廣優惠不可轉讓、退還或兌換現金。
10. 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。
11. 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。
12. 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。

*子女折扣適用於「靈活配」基本保障之保費, 不適用於「升級保障」及其他自選保障之保費。受保人的父母其中一人或兩人須同時受保於另一個保柏靈活配自願醫保計劃, 方可獲得折扣。



保柏靈活配自願醫保計劃 – 免費眼科檢查服務扣優惠條款及細則:

1. 是次活動的推廣日期由 2020 年 4 月 1 日至 2020 年 4 月 30 日 (首尾兩日包括在內) (「推廣期」)。
2. 如欲享免費全面眼科檢查服務 (「眼科檢查服務」) , 受保人 (「新客戶」) 須符合以下所有條件:
 - 4 歲或以上;
 - 於推廣期內成功投保「保柏靈活配自願醫保計劃」(「合資格計劃」);
 - 在申請投保合資格計劃前六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; 及
 - 合資格計劃必須於 2020 年 5 月 1 日並以年繳模式支付保費。
3. 每位新客戶將會收到眼科檢查服務之換領信, 信件將於新客戶之保單生效日起計 2 個月內以平郵方式郵寄至記錄在保柏的通訊地址。新客戶須於換領信日期起計 12 個月內到指定的眼科檢查中心換領眼科檢查服務。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. 若新客戶的合約於生效日後 12 個月內因任何理由變得無效, 而新客戶已換領眼科檢查服務, 該新客戶同意向保柏繳付與眼科檢查服務同等價值之金額作為手續費。
5. 保柏並非該眼科檢查服務之供應商。使用眼科檢查服務須受供應商所訂之條款及細則約束。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。對於與眼科檢查服務引起或相關的產品、服務或資訊, 保柏恕不負責。
6. 保柏保留新客戶可獲享的眼科檢查服務之最終決定權。
7. 眼科檢查服務不可轉讓、不得交換、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. 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、終止或暫停優惠所引致的損失或損害。
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。



Bupa MyFlexi VHIS Plan – Terms and conditions for Welcome Promotion Offer:

1. The promotion period is valid from 1 April 2020 to 30 April 2020 (both dates inclusive) (“Promotion Period”).
2. To enjoy twenty percent (20%) discount (“Promotion Offer”) on the premium of the Bupa MyFlexi VHIS Plan (Flexi Plan), the insured person (“New Customer”) is required to meet all of the following eligibility criteria:
 - o Successfully enrolls in Bupa MyFlexi VHIS Plan (“Eligible Scheme”) through a Bupa Health Management Consultant during the Promotion Period;
 - o 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;
 - o Must not transfer from an existing individual medical insurance scheme underwritten by Bupa to the Eligible Scheme; and
 - o Eligible Scheme must come into effect from 1 May 2020 with annual premium payment made.
3. The Promotion Offer is applicable to the first year’s premium paid under basic benefits, Push the Limit Benefit and optional benefits of the Eligible Scheme.
4. The Promotion Offer cannot be used in conjunction with other promotion offers.
5. The Promotion Offer is not applicable to any New Customer who has enjoyed the child discount under the Eligible Scheme.
6. 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.
7. The amount of premium discount under the Promotion Offer is not eligible for tax deduction. Please refer to <https://www.bupa.com.hk/-/media/files/pdf/taxfaq.pdf> if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
8. Bupa reserves the right of final decision for the New Customer’s entitlement to the Promotion Offer.
9. The Promotion Offer is not transferable, returnable or redeemable for cash.
10. 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.
11. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
12. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

*Child discount will be applied to the premium of the MyFlexi basic benefits only, but not Push the Limit and other optional benefits. The discount will be valid as long as one or two parent(s) of the insured person is/are also covered under a MyFlexi VHIS plan.



Bupa MyFlexi VHIS Plan – Terms and conditions for Free Eye Exam Service:

1. The promotion period is valid from 1 April 2020 to 30 April 2020 (both dates inclusive) (“Promotion Period”).
2. To enjoy the free comprehensive eye Exam (“Eye Exam Service”), the insured person (“New Customer”) is required to meet all of the following eligibility criteria:
 - Aged 4 or above;
 - Successfully Bupa MyFlexi VHIS Plan (“Eligible Scheme”) within 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; and
 - Eligible Scheme must come into effect from 1 May 2020 with annual premium payment paid.
3. The redemption letter for Eye Exam Service will be sent to New Customer by surface mail to the correspondence address on Bupa’s records within 2 months after the New Customers’ Policy effective date. New Customer can redeem the Eye Exam Service at the designated service centers listed on the redemption letter within 12 months of the date of redemption letter. No redemption letter will be re-sent by Bupa in case of loss or the correspondence address on Bupa’s record is incorrect.
4. In the event the New Customer has redeemed the Eye Exam Service and terminated for any reason within 12 months after the Policy Effective Date, the New Customer agrees to repay Bupa the amount equivalent to the value of the Eye Exam Service as an administration fee.
5. Bupa is not the supplier of the Eye Exam Service. The use of the Eye Exam Service is bound by the terms and conditions issued by the service provider. 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 Eye Exam Service.
6. Bupa reserve the right of final decision of the New Customer’s entitlement to the Eye Exam Service.
7. The Eye Exam Service is not transferable, exchangeable, returnable or redeemable for cash.
8. Bupa reserve the right to cancel or terminate this Eye Exam Service (in whole or in part) or amend these terms and conditions at any time without prior notice.
9. Bupa reserves the right to terminate the Eye Exam Service 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.
10. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Eye Exam Service.
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.