

## **Migration offer for existing Bupa CarePro/Care Kid Health Insurance Plan members migration to Bupa MyFlexi VHIS Plan**

### **Terms and Conditions**

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 August 2021 – 31 August 2022 (both dates inclusive) (“Promotion Period”).
2. The Promotion Offer is only applicable to existing members of Bupa CarePro / Care Kid Health Insurance Plan (“Members”) and the contract renewal dates fall within the Promotion Period.
3. Within the Promotion Period, a 20% premium discount (“Promotion Offer”) will be offered to Member on the overall premium upon successful migration to Bupa MyFlexi VHIS Plan (“Eligible Scheme”). The Promotion Offer is inclusive of any no claim renewal discount if it is carried forward from Bupa CarePro / Care Kid upon migration to Eligible Scheme. Any levy payable under the Eligible Scheme shall be calculated before applying the Promotion Offer.
4. The Promotion Offer cannot be used in conjunction with any other promotion offers or child discount. If the Member is eligible for child discount under the Eligible Scheme, Bupa shall apply child discount in lieu of the Promotion Offer.
5. The Promotion Offer is applicable to first-year premiums paid annually under the Eligible Scheme, including standard premium of the Certified Plan, premiums for optional benefits, Push the Limit benefits and its applicable premium loading/overage loading. Starting from the second Policy Year onwards, the Promotion Offer shall not be applicable.
6. The Promotion Offer is not transferable, returnable or redeemable for cash.
7. 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. Member should refer to the copy of the premium details enclosed in the welcome pack for the actual premium and levy paid.
8. 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.
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.

## 現有「保柏卓康健/童康健」之會員轉移至「保柏靈活配自願醫保計劃」優惠

### 條款及細則

1. 是次活動的推廣日期由 2021 年 8 月 1 日至 2022 年 8 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. 優惠只適用於投保保柏卓康健/童康健醫療保險計劃之現有會員(「會員」)，而續保日期為推廣期內。
3. 會員於推廣期內，成功轉移至保柏靈活配自願醫保計劃(「合資格計劃」)，總保費將按照 20%折扣率享有保費折扣(「優惠」)。優惠已包括由保柏卓康健/童康健醫療保險計劃轉移至合資格計劃下之無索償保費折扣。合資格計劃下之任何保費徵費將根據扣減優惠或折扣前之金額計算。
4. 優惠不可與任何其他推廣優惠或子女折扣同時使用。如會員可享合資格計劃下之子女折扣，保柏將按子女折扣計算以代替優惠。
5. 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/高齡附加保費，優惠須以年繳方式支付保費。優惠不適用於合資格計劃下第二個保單年度起之保費。
6. 優惠不可轉讓、退還或兌換現金。
7. 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。會員應查閱迎新信件隨附的保費資料副本以了解實際繳付的保費及保費徵費。
8. 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)。
9. 保柏保留隨時取消或終止此優惠(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。