

Limited time enrolment offer – Terms and conditions

1. This promotion (“Promotion”) is valid from now to 30 November 2019 (both dates inclusive) (“Promotion Period”).
2. Within the Promotion Period, a Vital DNA Test provided by Prenetics Limited (“Promotion Gift”) will be available to new members of Bupa insurance schemes (“New Customer”) who meet all of the eligibility criteria set out in Clause 3 below (“Eligibility Criteria”).
3. To receive the Promotion Gift, the New Customer must:
 - Successfully enrol in any one of Bupa CarePro, Bupa Together, Bupa HealthPlus, Bupa Care Kid, Bupa Care HealthNet, Bupa Gold, Bupa Crystal Health Insurance Scheme; Bupa Critical Essential Care; Bupa MyBasic VHIS Plan or Bupa MyFlexi VHIS Plan with a coverage commencement date between 1 November 2019 and 1 December 2019 (each an “Eligible Scheme”) through a Bupa Health Management Consultant during the Promotion Period;
 - Not be a subscriber of, or have cancelled, 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;
 - Not have any child discount applied to the Eligible Scheme in which they are enrolled; and
 - Have settled the annual premium payment of the Eligible Scheme by 1 December 2019.
4. New Customers who meet all of the Eligibility Criteria will be sent a redemption letter for the Promotion Gift by post to the subscriber’s correspondence address on Bupa’s record within 2 months after the coverage commencement date of the Eligible Scheme. The Promotion Gift can be redeemed at the designated website set out in the redemption letter within 12 months of the date of the redemption letter. No redemption letter will be re-issued by Bupa in any case, unless the New Customer is unable to receive the redemption letter at the correspondence address or email address on Bupa’s record.
5. In the event that the Promotion Gift has been redeemed but the Eligible Scheme is terminated for any reason within the first 12 months, the subscriber of the Eligible Scheme agrees to repay Bupa the amount equivalent to the value of the Promotion Gift(s) redeemed by members of the subscriber’s Eligible Scheme.
6. Bupa is not the supplier nor provider of the Promotion Gift. Bupa makes no representation or guarantee as to the quality, functionality or suitability of the Promotion Gift. Bupa shall not be liable for any matters arising from or in connection with the use of the Promotion Gift.
7. The Promotion Gift should not be used as a substitute for specific medical or diagnostic advice, and only intends to provide the user with information to better understand wellness traits associated with their genotype. It is the New Customer’s responsibility to determine whether the Vital DNA test is appropriate for them and seek medical advice in relation to any questions or concerns. Information relating to the Vital DNA Test can be accessed on Prenetics’ website (www.circledna.com/vital).
8. The value of the Promotion Gift is determined with reference to the suggested retail price

set by Prenetics Limited and Bupa reserves the right to replace the Promotion Gift with other items of similar value without prior notice.

9. Bupa reserves the right to vary, suspend or terminate this Promotion (in whole or in part) or amend these terms and conditions at any time without prior notice. Bupa will not be liable for any loss or damage resulting from any such variation, suspension or termination.
10. The Promotion Gift is not transferable, exchangeable, returnable or redeemable for cash.
11. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion.
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.

The Circle Vita DNA Test should not be used as a substitute for specific medical or diagnostic advice, and can only provide the user with information to better understand wellness traits associated with their genotype. Information relating to the Circle Vital DNA Test can be accessed on Prenetics' website (www.circledna.com/vital).

限時投保優惠－條款及細則

1. 是次推廣（「推廣」）有效期為即日起至 2019 年 11 月 30 日（首尾兩日包括在內）（「推廣期」）。
2. 在推廣期內，投保保柏醫療保障計劃並符合以下第 3 條定義的所有合資格準則（「合資格準則」）的新會員（「新會員」），即可獲由 Prenetics Limited 提供的健營活力測試一份（「推廣禮品」）。
3. 如欲獲取推廣禮品，新會員須：
 - 於推廣期內透過保柏健康管理顧問成功投保指定醫療保障計劃，包括：「保柏卓康健」、「保柏互通保額」、「保柏悅康健」、「保柏童康健」、「保柏康健網」、「保柏尊貴寶」、「保柏晶彩寶」個人醫療保障計劃；「保柏智安保」危疾保障計劃；「保柏自願醫保計劃」或「保柏靈活配自願醫保計劃」（「合資格計劃」），而該計劃的保障生效日為 2019 年 11 月 1 日至 2019 年 12 月 1 日期間；
 - 在投保合資格計劃之前六個月內並非任何由保柏（亞洲）有限公司（「保柏」）承保的個人醫療保障計劃之投保人，或並無取消任何由保柏承保的個人醫療保障計劃；
 - 在合資格計劃下並沒有享有子女折扣；及
 - 於 2019 年 12 月 1 日前已繳付合資格計劃的年度保費。
4. 符合以上所有合資格準則的新客戶將會收到推廣禮品之換領信，信件將於合資格計劃的保障生效日起計兩個月內以平郵方式郵寄至投保人記錄在保柏的通訊地址。請於換領信上日期起計 12 個月內到信上指定的換領網址換領推廣禮品。除非新客戶無法在保柏記錄的通訊地址或電子郵件地址收到推廣禮品之換領信，否則保柏不會在任何情況下補發推廣禮品之換領信。
5. 若已換領推廣禮品，但合資格計劃於首 12 個月內因任何理由被終止，合資格計劃的投保人同意向保柏繳付與合資格計劃下會員已換領的推廣禮品同等價值之金額。
6. 保柏並非該推廣禮品之供應商。保柏對推廣禮品之產品質量、功能或合適性不作任何形式的保證。對於使用推廣禮品引起或相關的任何事宜，保柏恕不負責。
7. 推廣禮品不應用作特定醫療或診斷建議的代替品，並只用意向用戶提供與其基因型相關的健康特徵資訊。新客戶有責任判斷其是否適合接受健營活力測試，並就任何問題或疑慮尋求醫療建議。有關健營活力測試的資訊，可瀏覽 Prenetics 網站（www.circledna.com/vital）。
8. 推廣禮品的價值乃參考 Prenetics Limited 在市場上列明之標準零售價格，保柏保留權利在沒有事先通知的情況下以類似價值的物品替換推廣禮品。
9. 保柏保留隨時修改、取消或終止此推廣（全部或部分）或修改此條款及細則的權利，恕不另行通知。保柏不會就任何因修改、取消或終止此推廣所引起的損失或損害負責。
10. 推廣禮品不可轉讓、交換、退還或兌換現金。
11. 如有任何爭議，保柏擁有與此推廣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。

健營活力測試不應用作特定醫療或診斷建議的替代品，並只能向用戶提供與其基因型相關的體質特徵。
有關健營活力測試的資訊，可瀏覽 Prenetics 網站 (www.circledna.com/vital)。