



Welcome offer for Bupa VTop Health Insurance Scheme

Terms and Conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and exclusively available to existing Bupa group members and their dependants covered under a Bupa group medical scheme who enrol as an insured person (“New Customer”) under Bupa VTop Medical Insurance Scheme (“Promotion”).
2. To enjoy a 10% enrolment discount (“Promotion Offer”) on Bupa VTop Medical Insurance Scheme (the “Scheme”), all New Customers are required to meet all of the following eligibility criteria below:
 - Successfully enrol in the Scheme during the Offer Period;
 - Application for the Scheme must be submitted through a Bupa Health Management Consultant during the Offer Period;
 - Must be an existing member of a Bupa group medical scheme covered by Hospital and Surgical Benefit;
 - Submit the application for the Scheme within the registration periods as specified in clause 5 below; and
 - The Scheme must come into effect from 1 February 2022 – 1 June 2022 with annual subscription payment paid.
3. The offer period of enrolment discount for the Scheme is valid from 1 January 2022 to 31 May 2022 (both dates inclusive) (“Offer Period”).
4. New Customers are guaranteed to be covered at the same or lower room level of Hospital and Surgical Benefit under their existing Bupa group medical scheme when applying for the Scheme.
5. Registration period:
 - Within 60 days of joining a Bupa group scheme;
 - Within 60 days after the Contract Anniversary Date of a Bupa group scheme;
 - Within 30 days before termination of a Bupa group scheme membership;
 - Within 60 days before age 70; or
 - Within 30 days after marriage or child’s birth.
6. The Promotion Offer is applicable to the first year’s subscription of the Scheme. Any levy payable under the Scheme shall be calculated before applying the Promotion Offer.
7. The Promotion Offer cannot be used in conjunction with other promotion offers.
8. The discount amount and discount percentage applied under the Promotion Offer will not be shown on the contract. New Customers should refer to the copy of the application form enclosed in the welcome pack for the actual subscription and levy paid.
9. Bupa reserves the right of final decision for the New Customer’s entitlement to the Promotion.
10. The Promotion is not redeemable for cash and cannot be transferred to any other person.
11. Bupa reserves the right to cancel or terminate this Promotion (in whole or in part) or amend these terms and conditions at any time without prior notice.
12. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion.
13. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.



保柏易增值醫療保障計劃首年投保優惠

條款及細則

1. 是次推廣由保柏（亞洲）有限公司（「保柏」）提供，並只適用於現有保柏團體醫保計劃的員工及其家屬投保「保柏易增值」醫療保障計劃（「推廣」）之受保會員（「新會員」）。
2. 如欲享「保柏易增值」醫療保障計劃（「計劃」）之保費 9 折投保優惠（「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計劃；
 - 投保計劃的申請須於推廣期內透過保柏健康管理顧問遞交；
 - 必須為保柏團體醫保計劃之會員並受保於「住院及手術保障」；
 - 於以下第 5 節列明的申請期內提交計劃的申請表；及
 - 計劃必須於 2022 年 2 月 1 日至 2022 年 6 月 1 日期間生效並以年繳模式全數支付保費。
3. 計劃之投保優惠申請日期由 2022 年 1 月 1 日至 2022 年 5 月 31 日（首尾兩日包括在內）（「推廣期」）。
4. 新會員在申請計劃時，可保證獲得與現有的團體醫保計劃「住院及手術保障」相同或較低住房級別的保障。
5. 申請期：
 - 加入保柏團體醫保計劃的 60 天內；
 - 保柏團體醫保計劃的合約週年日後 60 天內；
 - 保柏團體醫保計劃終止前 30 天內；
 - 在年屆 70 歲前的 60 天內；或
 - 在結婚或子女出生後 30 天內。
6. 推廣優惠只適用於計劃的首年所有保費。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. 推廣優惠並不可與任何其他推廣優惠或折扣同時使用。
8. 計劃的推廣優惠下之折扣金額及折扣率將不會顯示於合約內。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. 保柏保留新客戶可獲享的推廣之最終決定權。
10. 推廣不可轉讓、退還或兌換現金。
11. 保柏保留隨時取消或終止此推廣（全部或部分）或修改此條款及細則的權利，恕不另行通知。
12. 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。
13. 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。