

[Welcome premium discount for Bupa Hero VHIS Plan](#)
[Terms and conditions](#)

- The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 December 2022 – 31 December 2022 (both dates inclusive) (“Promotion Period”).
- The Promotion Offer is only available to any new member who enrolls as an insured person (“New Customer”) under Bupa Hero VHIS Plan (Flexi Plan) (“Eligible Scheme”) and fulfil all eligibility criteria in clause 4 below (“Eligibility Criteria”).
- Within the Promotion Period, a welcome premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the discount rate below (“Promotion Offer”):

	Total no. of optional benefit added of all New Customer(s) enrol together			
	Total welcome premium discount rate			
No. of New Customer(s) enrol together	0	1	2	3 or above
1	10%	20%	30%	46%
2	20%	30%	46%	
3	30%	46%		
4 or above	46%			

When New Customers enrol together, the number of optional benefit selected by each New Customer will be added together to calculate the total number of optional benefit for determination of the applicable Promotion Offer for all New Customers under the same enrolment.

Family discount shall be available for the standard premium and its premium loading when more than 1 person of a family apply for the Eligible Scheme together (subject to terms and conditions of the Eligible Scheme). If both family discount and Promotion Offer are applicable, family discount will be calculated first and Promotion Offer shall be subsequently applied to the discounted premium after applicable family discount is applied. To illustrate, the total discount rates applicable to family members’ enrolment are set out below:

		Total no. of optional benefit added of all family member(s) who enrol together			
		Total discount rate (Including Promotion Offer and family discount)			
No. of family member(s) who enrol together	Family discount rate	0	1	2	3 or above
1	---	10%	20%	30%	46%
2	10%	28%	37%	51%	
3	15%	40%	54%		
4 or above	15%	54%			

- To enjoy the Promotion Offer, all New Customers are required to meet all of the following eligible criteria:
 - All New Customers must submit the application forms together to calculate the eligible premium discount under the Promotion Offer. Any late or subsequent submission(s) shall be counted afresh at the time of submission and no retrospective discount will be given;
 - Application for the Eligible Scheme must be submitted through a Bupa Health Management Consultant during the Promotion Period;
 - The Eligible Scheme must come into effect on or before 1 January 2021 with annual premium payment

paid;

- All New Customers must not cancel any individual medical insurance scheme underwritten by Bupa within 6 months prior to and after the date of submitting the application for the Eligible Scheme; and
 - The Promotion Offer is not applicable to New Customers who transfer their existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. The Promotion Offer is applicable to all first year premiums paid under the Eligible Scheme, inclusive of the standard premium of the Certified Plan, premiums for optional benefits, Bupa Supplementary Critical Illness Benefit and its premium loading. Certified Plan shall mean all the terms and benefits (including any Supplement(s)) that form an insurance plan certified by the Government to be compliant with the requirements of the VHIS.
 6. Other than the family discount offered to the Eligible Scheme (if applicable, subject to terms and conditions of the Eligible Scheme), the Promotion Offer cannot be used in conjunction with any other promotion offers.
 7. The discounted amount applied to the Eligible Scheme under the Promotion Offer shall be the amount shown on the application form and will not be shown on the Policy Schedule of the Eligible Scheme(s). New Customers should refer to the copy of the application form enclosed in the welcome pack for the actual premium and levy paid.
 8. In the event that any of the New Customer(s) terminates the Eligible Scheme and/or optional benefit(s) within the 1st Policy Year for whatever reason, Bupa shall recalculate the entitled premium discount based on the actual number of New Customer(s) and/or optional benefit(s) with the Eligible Scheme still in force. The New Customer shall repay Bupa the difference between the Promotion Offer and family discount already applied and the recalculated actual eligible promotion discount upon Bupa's reasonable request.
 9. The amount of premium discount received under the Promotion Offer is not eligible for tax deduction. Please refer to www.bupa.com.hk/taxfaq if you wish to calculate the qualifying premiums eligible for tax deduction in a tax year.
 10. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
 11. The Promotion Offer is not transferable, returnable or redeemable for cash.
 12. 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.
 13. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the promotion.
 14. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保保柏非凡自願醫保計劃的迎新保費折扣優惠

條款及細則

- 是次活動的推廣日期由 2022 年 12 月 1 日至 2022 年 12 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。
- 推廣優惠只適用於投保保柏非凡自願醫保計劃 (靈活計劃) (「合資格計劃」) 為受保人的新會員 (「新客戶」)，並須符合以下第 4 項列明的所有條件 (「條件」)。
- 於推廣期內，新客戶在合資格計劃下的保費可按以下折扣率享有迎新保費折扣 (「推廣優惠」)：

同時投保的新客戶人數	所有同時投保的新客戶所附加的自選保障總數目			
	總迎新保費折扣率			
	0	1	2	3或以上
1	10%	20%	30%	46%
2	20%	30%	46%	
3	30%	46%		
4或以上	46%			

當新客戶同時投保時，每位新客戶所加入的自選保障數目將會合併計算附加自選保障的總數目，以釐定在同一投保申請下所有新客戶適用的推廣優惠。

如一個家庭中超過一人同時投保合資格計劃，其標準保費及任何附加保費可享有家庭折扣 (合資格計劃之條款及細則約束)。如家庭折扣及推廣優惠同時適用，保費將會先計算家庭折扣，而推廣優惠將適用於計算家庭折扣後之保費。以下列表說明適用於家庭成員同時投保的總折扣率：

同時投保的家庭成員人數	家庭折扣率	所有同時投保的家庭成員所附加的自選保障總數目			
		總折扣率 (包括推廣優惠及家庭折扣)			
		0	1	2	3或以上
1	---	10%	20%	30%	46%
2	10%	28%	37%	51%	
3	15%	40%	54%		
4或以上	15%	54%			

- 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 所有新客戶必須同時提交申請表格以計算推廣優惠下的合資格保費折扣。任何遲交或隨後提交的申請將會按其提交時間重新計算，不會具追溯效力計算折扣；
 - 投保合資格計劃的申請須於推廣期內透過保柏健康管理顧問遞交；
 - 合資格計劃必須於 2023 年 1 月 1 日或之前生效並以年繳方式支付保費；及
 - 新客戶在申請投保合資格計劃前後 6 個月內並無曾經取消任何保柏的個人醫療保障計劃；及
 - 推廣優惠不適用於新客戶轉移其現有由保柏承保的個人計劃至合資格計劃。
- 此推廣優惠適用於所有合資格計劃下繳付的首年保費，包括認可產品下的標準保費、自選保障的保費、危疾附加自選保障的保費及其附加保費。認可產品是指經政府認可為符合自願醫保內相關合規要求的保險產品內所有條款及保障 (包括任何補充文件)。

6. 除合資格計劃下的家庭折扣外（如適用，須受各折扣之條款及細則約束），此推廣優惠不可與任何其他優惠同時使用。
7. 合資格計劃的推廣優惠下之折扣金額以申請表內所顯示之金額為準，並且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。
8. 如新客戶在第一個保單年度內因任何理由終止合資格計劃及/或額外自選保障，保柏將根據合資格計劃下仍然生效的會員人數及/或額外自選保障重新計算其可享的推廣優惠。在保柏合理要求下，新客戶須向保柏償還已經扣減的保費折扣及重新計算實際合資格的保費折扣及家庭折扣之差額。
9. 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。
10. 保柏保留任何獲享的推廣優惠之最終決定權。
11. 推廣優惠不可轉讓、退還或兌換現金。
12. 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。
13. 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。
14. 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。