

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

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 September 2022 – 30 September 2022 (both dates inclusive) (“Promotion Period”).
2. 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”).
3. 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”):

No. of New customer(s) enrol together	No. of Optional benefits added			
	Promotion discount			
	0	1	2	3
1	10% off	20% off	30% off	41% off
2	20% off	30% off	41% off	
3	30% off	41% off		
4	41% off			

* Family discount shall be available when more than 1 person of a family apply for the Eligible Scheme together (subject to terms and conditions). If both family discount and Promotion Offer are applicable, family discount will be deducted first and Promotion Offer shall be subsequently applied to the discounted premium. Both family and Promotion Offer shall not be applied together on a cumulative basis concurrently in the calculation. To illustrate, the total discount rates applicable to family members’ enrolment are set out below:

No. of family member(s) who enrol together	Family discount	No. of Optional benefits added			
		Promotion discount			
		0	1	2	3
1	---	10% off	20% off	30% off	41% off
2	10% off	20% off	30% off	41% off	
3	15% off	30% off	41% off		
4	15% off	41% off			

4. 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 October 2022 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
 - 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 subscription loading. For renewal premiums, New Customers can still enjoy family discount (if applicable) on the standard premiums of the Certified Plan if there are eligible family members and all Eligible Schemes are still in force, subject to the terms and conditions of family discount.
6. Other than the family discount offered to the Eligible Schemes (if applicable, subject to terms and conditions of each of the discounts), the Promotion Offer cannot be used in conjunction with any other promotion offers.
7. 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(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) terminate 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) 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 Offer.
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優惠

條款及細則

- 是次活動的推廣日期由 2022 年 9 月 1 日至 2022 年 9 月 30 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 節列明的所有條件 (「條件」)。
- 於推廣期內，符合所有以下第四條列出的條件的新客戶即可獲以下折扣 (「推廣優惠」)：

	額外投保自選保障的數目			
	推廣優惠			
同時投保的新客戶人數	0	1	2	3
1	9折	8折	7折	59折
2	8折	7折	59折	
3	7折	59折		
4	59折			

* 如一個家庭中超過一人同時投保合資格計劃，便可享家庭折扣 (受條款及細則約束)。如家庭折扣及首年投保優惠同時適用，保費將會先扣除家庭折扣，而首年投保優惠將適用於其折扣後之保費。家庭折扣和首年投保優惠在計算時不能同時以加算形式累積使用。以下表格說明適用於家庭成員同時投保的總折扣：

		額外投保自選保障的數目			
		推廣優惠			
同時投保的家庭成員人數	家庭折扣	0	1	2	3
1	---	9折	8折	7折	59折
2	9折	8折	7折	59折	
3	85折	7折	59折		
4	85折	59折			

- 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 2022 年 10 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。
- 首年投保優惠適用於所有合資格計劃下繳付的首年保費，包括合資格計劃的標準保費、自選保障的保費、危疾附加自選保障的保費及其附加保費。如新客戶為合資格家庭成員的關係且其合資格計劃於續保時仍然生效，他們的認可產品下的標準保費仍可享受家庭折扣 (如適用，受條款及細則約束)。
- 除家庭折扣外 (如適用，須受各折扣之條款及細則約束)，此推廣優惠不可與其他推廣優惠同時使用。

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。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，保柏擁有與此推廣優惠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。