

Premium Discount for Bupa All Together Health Insurance Scheme
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 August 2024 – 30 November 2025 (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 All Together Health Insurance Scheme (“Eligible Scheme”) and fulfils all eligibility criteria in clause 4 below (“Eligibility Criteria”).
3. Within the Promotion Period, a first-year premium discount will be offered to New Customer(s) on the overall premium of the Eligible Scheme according to the discount below (“Promotion Offer”):

No. of family member(s) who enrol together	Lifetime discount	First-year premium discount	Total discount
1	---	18.75%	18.75%
2	15%		31.0%
3 or more	20%		35.0%

The Promotion Offer is calculated according to the overall premium after lifetime discount of the first policy year, inclusive of the standard premium of the Hospital and Surgical Benefit, premiums for optional benefits and premium loading. The Promotion Offer cannot be used in conjunction with the child discount.

4. To enjoy the Promotion Offer, a New Customer is required to meet all of the following eligibility criteria:
 - The Eligible Scheme must come into effect between 1 September 2024 to 1 December 2025 with premium paid on an annual basis;
 - New Customer 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 Customer who transfers his/her existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. Other than the lifetime discount offered to the Eligible Scheme (if applicable, subject to terms and conditions of the lifetime discount of the Eligible Scheme), the Promotion Offer cannot be used in conjunction with any other promotion offers including Bupa’s staff discount.
6. The Premium Discount 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 Membership Certificate of the Eligible Scheme(s). New Customers should refer to the copy of the application form available on myBupa for the actual subscription and levy paid.
7. Bupa reserves the right of final decision for any entitlement to the Promotion Offer.
8. The Promotion Offer is not transferable, returnable or redeemable for cash.
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.
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.

投保保柏家互通醫療保障計劃的保費折扣優惠

條款及細則

1. 是次活動的推廣日期由 2024 年 8 月 1 日至 2025 年 11 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。
2. 推廣優惠只適用於投保保柏家互通醫療保障計劃（「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」）。
3. 於推廣期內，新客戶在合資格計劃下的保費可按以下折扣享有首年保費折扣（「推廣優惠」）：

同時投保的家庭成員人數	家庭折扣	首年保費折扣	總折扣
1名	--	18.75%	18.75%
2名	15%		31.0%
3名或以上	20%		35.0%

推廣優惠按首年終生折扣後的總保費計算，包括住院及手術下的標準保費、自選保障的保費及附加保費。推廣優惠不適用於合資格計劃下已獲子女折扣之新客戶。

4. 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 合資格計劃必須於 2024 年9月1日至2025年12月1日期間生效並且保費以年繳方式支付；
 - 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。
5. 除合資格計劃下的終生折扣外（如適用，須受合資格計劃下的終生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，包括保柏職員優惠。
6. 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，並且將不會顯示於會員證書內。新客戶應查閱載於myBupa內的申請表副本以了解實際繳付的保費及保費徵費。
7. 保柏保留任何獲享的推廣優惠之最終決定權。
8. 推廣優惠不可轉讓、退還或兌換現金。
9. 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。
10. 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。
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。

Extra welcome gift for enrolling designated insurance plans ("Promotion Offer")
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 August 2025 until 30 November 2025 (both dates inclusive) ("Promotion Period").
2. One (1) complimentary General Practice outpatient consultation service, inclusive of 3 days' basic medication ("Gift") will be offered to customers who have enrolled as subscribers/policyholders successfully ("New Customers") under any designated insurance plans as specified in Clause 3 within the Promotion Period and fulfill all eligibility criteria in Clause 4 ("Eligibility Criteria").
3. The Promotion Offer is applicable to New Customers who enrolled in Bupa Hero VHIS Plan, Bupa MyBasic VHIS Plan, Bupa MyFlexi VHIS Plan, Global Prestige (Signature) VHIS Plan, Bupa All Together Health Insurance Scheme, Bupa CarePro Health Insurance Scheme, Bupa Care Kid Health Insurance Scheme, Bupa VTop Health Insurance Scheme or Bupa Safe Critical Illnesses Insurance Scheme ("Eligible Scheme(s)"). One gift will be offered to one new contract/policy of any Eligible Scheme, regardless of the number of insured persons in the same policy.
4. To enjoy the Promotion Offer, all New Customers are required to meet all of the following Eligible Criteria:
 - Application for any of the Eligible Schemes must be submitted during the Promotion Period;
 - The Eligible Scheme must come into effect between 1 September 2025 to 1 December 2025 (both dates inclusive) 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;
 - The Promotion Offer is not applicable to New Customers who transfer their existing individual scheme underwritten by Bupa to the Eligible Scheme; and
 - New Customers must have successfully registered for myBupa and Bluea Health accounts; and connected their myBupa account to Bluea Health on or before 31 December 2025.
5. The Gift will be given to New Customers in the form of an e-voucher ("Voucher") which will be deposited in their Bluea Health account on or before 31 January 2026 without prior notice. New Customers can use the Gift at any of the designated clinics on or before the expiry date set out in the Voucher. New Customer's Eligible Scheme must still be in force at the time of when the Voucher is added to their Bluea Health account. In the event Bupa subsequently discovers that the Eligible Scheme has been cancelled for whatever reason, Bupa reserves the right to cancel the Voucher without notice or demand repayment of the value of the Gift.
6. If you have any queries on registration and account connection, please email our customer service helpdesk at cs@blueahealth.com.hk.
7. The Promotion Offer can only be used in conjunction with prevailing offer(s) (if applicable) as specified below and subject to the terms and conditions of the prevailing offer(s): www.bupa.com.hk/combined_offer_TnC
8. Bupa reserves the right to refuse or disqualify any person who in Bupa's reasonable opinion has breached any of these terms and conditions or has acted suspiciously in any way. Bupa reserves the right of final decision for any person's entitlement to the Promotion Offer.
9. The Voucher shall be deposited in New Customers' Bluea Health account for their personal use only, and it cannot be exchanged, transferred, replaced, sold at any price, gifted or resold to a third party. The Voucher cannot be exchanged for cash or other substitutes.
10. Bupa reserves the right to replace the Promotion Offer with a different offer and the value of any such replacement may be different from the value of the Promotion Offer.
11. Bupa is not the supplier of the Gift and Bupa:
 - makes no representations and warranties of any kind, either express or implied, by fact or in law in relation to the quality or suitability of the Gift (and any goods exchanged with the Gift) and service provided by the Supplier of the Gift;
 - is not responsible for any acts and/or omissions of the supplier of the Gift, their respective employees, agents, servants or representatives;
 - does not intervene or interfere any dispute regarding the use of the Gift with the supplier; and
 - to the extent permitted by law, will accept no responsibility or liability under tort (including negligence), breach of contract or otherwise, for death or personal injury, loss, damage, costs or expenses howsoever occasioned, sustained or suffered, as a result of or in connection with the use of the Gift.
12. Any additional cost incurred in connection with the redemption and the use of the Gift shall be borne by the New Customer(s).
13. The redemption and the use of the Gift are subject to the terms and conditions imposed by the supplier of the Gift.

14. By participating in this Promotion, you hereby agree, understand, accept the terms and conditions of this Promotion Offer. 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.
15. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
16. Blue Health is offered, distributed and operated by Horizon Health and Care Limited. myBupa is offered, distributed and operated by Bupa (Asia) Limited. Bupa (Asia) Limited and Horizon Health and Care Limited are companies registered in Hong Kong under the Bupa Group.
17. If there is any inconsistency or conflict between the English and the Chinese versions of these terms and conditions, the English version shall prevail.

投保指定保柏保險計劃的額外迎新禮品 (「推廣優惠」)

條款及細則

1. 是次活動的推廣日期由2025年8月1日至2025年11月30日 (首尾兩日包括在內) (「推廣期」)，由保柏 (亞洲) 有限公司 (「保柏」) 提供。
2. 於推廣期內，客戶成功投保以下第三條列出的任何一個保柏保險計劃成為投保人/保單持有人，並符合所有以下第四條列出的所有條件的新客戶 (「新客戶」)，即可獲免費普通科門診服務連3天基本藥物乙次 (「禮品」)：
3. 此推廣優惠只適用於投保保柏非凡自願醫保計劃、保柏自願醫保計劃、保柏靈活配自願醫保計劃、環球優越自願醫保計劃 (至臻)、保柏家互通醫療保障計劃、保柏卓康健醫療保障計劃、保柏童康健醫療保障計劃、保柏易增值醫療保障計劃或保柏危疾全禦保計劃 (「合資格計劃」)。不論受保於同一保單下的受保人數目多少，每張合資格計劃的新合約/保單只獲發禮品一份。
4. 如欲享推廣優惠，所有新客戶須符合以下所有合資格條件 (「合資格條件」)：
 - 投保合資格計劃的申請須於推廣期內遞交；
 - 合資格計劃必須於2025年9月1日至2025年12月1日 (首尾兩日包括在內)期間生效並以年繳方式支付保費；
 - 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；及
 - 新客戶必須於2025年12月31日或之前成功登記myBupa及Bluea Health帳戶，並把myBupa帳戶與Bluea Health帳戶連結。
5. 保柏將於2026年1月31日或之前以電子禮券方式 (「禮券」) 把禮品加入新客戶的Bluea Health帳戶內而不作另行通知。新客戶須於禮券列明之到期日前到指定診所使用禮品。在加入禮券至新客戶的Bluea Health帳戶時，新客戶的合資格計劃必須仍然生效。如保柏其後發現新客戶的合資格計劃以任何原因取消，保柏保留在沒有任何通知的情況下取消禮券或要求償還已發出之禮品金額的權利。
6. 如你在建立或連結帳戶時遇到任何問題，請電郵至 cs@blueahealth.com.hk 聯絡我們的客戶服務部。
7. 推廣優惠可與以下之現行推廣優惠同用，並受其推廣優惠的條款及細則束: www.bupa.com.hk/combined_offer [TnC](#)
8. 任何保柏合理地認為有違反任何此等條款及細則或行為可疑的人士，保柏保留權利拒絕或取消其獲有此推廣優惠的資格。保柏保留任何人士可獲享的推廣優惠之最終決定權。
9. 禮券只會存入新客戶於Bluea Health的帳戶及僅供其個人使用，並且不得交換、轉讓、作價銷售、送贈或轉售予他人，亦不得兌換為現金或其他替代品。
10. 保柏保留以其他產品或服務替代優惠的權利，且任何該等替代優惠的價值可能與原來的優惠的價值相異。
11. 保柏並非禮品的供應商，且：
 - 概不就禮品(以及禮物交換的任何商品)的質素或合適性，以及禮品供應商所提供的服務作出任何類型根據事實或法律 (不論明示或暗示) 的陳述及保證；
 - 並不就禮品供應商以及其各自僱員、代理、服務員或代表的任何行為及 / 或遺漏負責；
 - 任何有關向供應商使用此禮品之爭議，概不介入或干涉；及
 - 在法律允許的範圍內，就使用禮品而引致或與之相關的死亡、人身傷害、損失、損害、成本或開支 (無論發生、承受或遭受的方式為何)，概不承擔侵權 (包括疏忽)、違約或其他義務或責任。
12. 新客戶須自行承擔於換領或使用禮品時所招致的任何額外成本。
13. 新客戶換領或使用禮品時須受禮品供應商實施的任何條款及細則所約束。
14. 新客戶參加此推廣優惠即代表其了解、接受及願意遵守此等條款及細則。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。
15. 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。
16. Bluea Health 由Horizon Health and Care Limited提供、分銷及營運。myBupa 由保柏(亞洲)有限公司提供、分銷及營運。保柏(亞洲)有限公司及 Horizon Health and Care Limited 同為保柏集團旗下在香港註冊的公司。
17. 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。