

**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 December 2023 – 31 March 2024 (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 fulfills 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 January 2024 to 1 April 2024 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 Customer should refer to the copy of the application form enclosed in the welcome pack for the actual premium 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 2023 年 12 月 1 日至 2024 年 3 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。
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 1 月 1 日至 2024 年 4 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。
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。