

5-Year Premium Discount for Bupa Hero VHIS Plan (the "Promotion")
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited ("Bupa") and valid from 1 February 2026 – 28 February 2026 (both dates inclusive) ("Promotion Period").
2. The Promotion Offer is only available to any new member who enrolls as a policyholder (and insurer person, if any) ("New Customer") under Bupa Hero VHIS Plan (Flexi Plan) ("Eligible Scheme") and fulfills all eligibility criteria in clause 4 below ("Eligibility Criteria").
3. Premium discount will be offered to the New Customer(s) on their overall premium of the Eligible Scheme according to the policy year and deductible option below ("Promotion Offer"):

Deductible option of the first policy year	Allocation of Premium Discount (based on first-year premium) ("Premium Discount")							
	1 st Policy Year	2 nd Policy Year (Subject to no claim in the first policy year)	3 rd Policy Year (Subject to no claim in the first two policy years)	4 th Policy Year (Subject to no claim in the first three policy years)	5 th Policy Year (Subject to no claim in the first four policy years)	Total discount for the first five policy years	Average discount for the first five policy years (each year)	Discount code (For Bupa use only)
HK\$40,000 or HK\$50,000 or HK\$80,000	25%	45%	30%	20%	20%	140%	28%	HDMH140%
HK\$0 or HK\$12,000 or HK\$15,000	25%	30%	15%	10%	10%	90%	18%	HDMH90%

The Promotion Offer is calculated based on the overall premium after family discount of **the first policy year**, inclusive of the standard premium of the Certified Plan, premiums for optional benefits, Bupa Supplementary Critical Illness Benefit (if applicable) 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.

4. To enjoy the Promotion Offer, a New Customer is required to meet all of the following eligibility criteria:
 - Application for the Eligible Scheme must be submitted during the Promotion Period;
 - The Eligible Scheme must come into effect on or before 1 March 2026 with premium paid on an annual basis for the first five policy years;
 - Starting from the 2nd policy year and until the end of the 5th policy year, the eligible Premium Discount will be offered to the New Customer for each of the first five policy years provided that no claim under the Certified Plan is paid or payable in the previous policy year(s).
 - 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 any New Customer who transfers their existing individual scheme underwritten by Bupa to the Eligible Scheme.
5. Other than the family discount offered to the Eligible Scheme (if applicable, subject to terms and conditions of the family discount of the Eligible Scheme), the Promotion Offer cannot be used in conjunction with any other promotion offers (including Bupa's staff discount) within the first 5 policy years.
6. The Premium Discount applied to the Eligible Scheme under the Promotion Offer shall be in the amount shown on confirmation letter of the Promotion Offer ("Confirmation Letter") which will be posted / emailed to the policy holder within 3 months after the welcome document is being sent out. The Premium Discount amount will not be shown on the Policy Schedule of the Eligible Scheme(s) for each policy year of this Promotion. New Customer should refer to the Premium Discount of each policy year on the Confirmation Letter.
7. The Promotion Offer will be withdrawn and any Premium Discount will be clawed back upon any change to the policy as specified below in the first five policy years:
 - i. Removal of any optional benefits(s) enrolled

Removal of any optional benefit(s) enrolled at the Policy Issuance Date will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount;

- ii. Increase deductible of the Eligible Scheme
Increasing deductible in any policy year during the 2nd to 5th policy year will result reduction of policy benefits and premium. The New Customer shall be rendered ineligible for the Promotion Offer and Premium Discount. For the avoidance of doubt, reducing deductible at any time during the first five policy years will not affect the Premium Discount applied according to the Promotion Offer;
- iii. Change of premium payment mode to monthly mode
Any change in the payment mode from annual to monthly payment during the first five policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount.
- iv. Change of plan type of the Eligible Scheme
Any of the following changes to the plan type of the Eligible Scheme(s) during a policy year within the first five policy years will result reduction of policy benefits and premium, and the New Customer will immediately be rendered ineligible for the Promotion Offer and Premium Discount:
 - Change from Deluxe Pro to Deluxe, Advance Pro, Advance, Core Pro or Core Plan;
 - Change from Deluxe to Advance Pro, Advance, Core Pro or Core Plan;
 - Change from Advance Pro to Advance, Core Pro or Core Plan;
 - Change from Advance to Core Pro or Core Plan; or
 - Change from Core Pro to Core Plan.
- v. Transfer of scheme from the Eligible Scheme to any other Bupa policy; and
- vi. Paid or payable Claim occurs within first five policy years
Any claim paid or payable under the Certified Plan (except for the claims on Medical Check-Up Benefit under the Deluxe Plan) during a policy year within the first five policy years will immediately render the New Customer ineligible for the Promotion Offer and Premium Discount for the remaining policy years in this Promotion.

Once the Premium Offer is withdrawn and the Premium Discount is clawed back, the New Customer will no longer be eligible for the Promotion Offer and the Premium Discount for the remaining policy years in this Promotion. In the event that any one of the above situations occurs after the Premium Discount is applied, the New Customer is liable to pay Bupa the clawed back Premium Discount amount within 21 days upon notification from Bupa.

- 8. If the premium of the 2nd or 3rd or 4th or 5th policy year decreases from the 1st policy year due to the removal of premium loading of the New Customer, the Premium Discount on the 2nd or / and the 3rd or / and the 4th or / and the 5th policy year will be calculated according to the overall premium of the 1st policy year after removing the premium loading.
- 9. If New Customer adds any family member(s) to the Eligible Scheme after the Promotion Period, the new family member(s) can only enjoy the prevailing promotion at that time and that family member will not be eligible for the Promotion Offer and the Premium Discount.
- 10. The amount of Premium Discount 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.
- 11. Participation in this Promotion signifies that the New Customers understand and agree to comply with these terms and conditions.
- 12. Bupa reserves the absolute right to interpret these terms and conditions and our decision on all matters concerning the Promotion shall be final and conclusive
- 13. The Promotion Offer is not transferable, returnable or redeemable for cash.
- 14. 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.
- 15. Except for the New Customer and Bupa, no individual shall have any rights to enforce or enjoy any benefit from any provisions of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
- 16. In the event of any discrepancy between the promotional materials and these terms and conditions, these terms and conditions shall prevail.
- 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.

投保保柏非凡自願醫保計劃的五年保費折扣優惠（「推廣」）

條款及細則

- 是次活動的推廣日期由 2026 年 2 月 1 日至 2026 年 2 月 28 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」）為投保人（及受保人（如有））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」）。
- 新客戶在合資格計劃下的保費將按以下保單年度及自付費選項享有不同的保費折扣（「推廣優惠」）：

首年的自付費選項	保費折扣分佈（以首年保費計算）（「保費折扣」）							
	第一個保單年度	第二個保單年度(第一個保單年度須無任何索償)	第三個保單年度 (第一及第二個保單年度須無任何索償)	第四個保單年度 (第一至第三個保單年度須無任何索償)	第五個保單年度 (第一至第四個保單年度須無任何索償)	首五個保單年度總折扣	首五個保單年度每年平均折扣	優惠碼 (保柏專用)
HK\$40,000 或 HK\$50,000 或 HK\$80,000	25%	45%	30%	20%	20%	140%	28%	HDMH140%
HK\$0 或 HK\$12,000 或 HK\$15,000	25%	30%	15%	10%	10%	90%	18%	HDMH90%

推廣優惠按首年家庭折扣後的總保費計算，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（如適用）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）。

- 如欲享推廣優惠，所有新客戶須符合以下所有條件：
 - 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 2026 年 3 月 1 日或之前生效並且於首五個保單年度內保費以年繳方式支付；
 - 由第二個保單年度起至第五個保單年度終結為止，新客戶必須在之前的保單年度內合資格計劃之認可產品並無已付或應付之賠償方可在首五個保單年度內每年享有推廣優惠；
 - 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。
- 除合資格計劃下的家庭折扣外（如適用，須受各合資格計劃下的家庭折扣之條款及細則約束），此推廣優惠於首五個保單年度內不可與任何其他優惠同時使用（包括保柏職員優惠）。
- 合資格計劃的推廣優惠下之首五個保單年度的保費折扣，以迎新文件寄出後三個月內以平郵或電郵寄予保單持有人的保費推廣優惠確認信（「確認信」）內所顯示之數目為準，並且將不會顯示於各保單年度的保單資料頁內。新客戶應查閱確認信了解各保單年度的保費折扣數目。
- 如在首五個保單年度內作出以下的保單更改，推廣優惠將會被撤回而保費折扣亦會被收回：
 - 刪除已加入的自選保障
於首五個保單年度內刪除任何於保單簽發日已加入的自選保障會立即引致新客戶失去享有推廣優惠和保費折扣的資格；
 - 上調合資格計劃的自付費
於第二至第五個保單年度內任何一個年度上調合資格計劃的自付費會引致保障及保費下調，同時亦會立即引致新客戶失去享有推廣優惠和保費折扣的資格。為免存疑，在首五個保單年度內減少自付費則不會影響推廣優惠下的保費折扣；
 - 由年繳保費改以月繳方式繳付保費
於首五個保單年度內，若由年繳保費更改至以月繳方式繳付保費，將會引致新客戶立即失去享有推廣優惠和保費折扣的資格；
 - 更改合資格計劃的計劃級別
於第二至第五個保單年度內任何一個年度對合資格計劃作出以下任何一種計劃級別更改會引致保障

及保費下調，同時亦會立即引致新客戶失去享有用推廣優惠和保費折扣的資格：

- 由倍尊尚計劃更改至尊尚、倍智選、智選、倍精選或精選計劃；
- 由尊尚計劃更改至倍智選、智選、倍精選或精選計劃；
- 由倍智選計劃更改至智選、倍精選或精選計劃；
- 由智選計劃更改至倍精選或精選計劃；或
- 由倍精選計劃更改至精選計劃。

v. 轉移其合資格計劃至其他保柏保障計劃；及

vi. 於首五個保單年度內有已付或應付之賠償

在首五個保單年度內的認可產品有已付或應付之賠償（於倍尊尚計劃下有關身體檢查保障的賠償則除外）會引致新客戶於餘下推廣的年期中失去享有推廣優惠和保費折扣的資格。

一旦推廣優惠被撤回和保費折扣被收回，新客戶於首五保單年度的餘下年期將不再合資格享有推廣優惠及保費折扣。如享用保費折扣後出現上述任何一種情況，新客戶有責任在保柏發出通知後21日內向保柏支付該回收保費折扣的金額。

8. 新客戶如於第二或第三或第四或第五個保單年度的保費因刪除附加保費而引致較第一個保單年度下調，第二或/及第三或/及第四或/及第五個保單年度的保費將會以第一個保單年度刪除附加保費後的總保費計算。
9. 新客戶如於推廣期完結後在合資格計劃加入新家庭成員，新會員可享之優惠將按當時的推廣優惠及保費折扣而定，及不可享用推廣優惠和保費折扣。
10. 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。
11. 參與推廣即表示你了解並同意遵守本條款及細則。
12. 保柏保留詮釋此等條款及細則的絕對權利，且保柏對所有與推廣相關事宜的決定均為最終決定，並具有決定性。
13. 推廣優惠不可轉讓、退還或兌換現金。
14. 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。
15. 除新客戶及保柏外，概無人士可根據《合約（第三者權利）條例》擁有任何權利執行或享有此等條款及細則任何條文的相關利益。
16. 若宣傳資料所載資料與此等條款及細則有任何歧義，概以此等條款及細則為準。
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。