

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 – 30 April 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:
 - o Application for the Eligible Scheme must be submitted during the Promotion Period;
 - o The Eligible Scheme must come into effect on or before 1 May 2026 with premium paid on an annual basis for the first five policy years;
 - o 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).
 - o 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
 - o 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 benefits(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

1. 是次活動的推廣日期由 2026 年 2 月 1 日至 2026 年 4 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」)。
3. 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」)							優惠碼 (保柏專用)
	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	
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)。

4. 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5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。
5. 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)。
6. 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。
7. 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：
 - i. 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；
 - ii. 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用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；
 - iii. 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；
 - iv. 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。

Extra Welcome gift for Bupa Hero VHIS Plan (“Promotion Offer”)
Terms and conditions

1. The promotion is offered by Bupa (Asia) Limited (“Bupa”) and valid from 1 March 2026 to 30 April 2026 (both dates inclusive) (the “Promotion Period”).
2. Within the Promotion Period, one complimentary health check (the “Service”) will be offered by Bupa to the customers who enrolled as insured persons under Bupa Hero VHIS Plan (Flexi Plan) (the “Eligible Scheme”) and fulfil all Eligibility Criteria in clause 3 below (the “New Customers”).
3. To enjoy the Promotion Offer, a New Customer is required to meet all the following eligible criteria (the “Eligibility Criteria”):
 - Application for the Eligible Scheme must be submitted during the Promotion Period;
 - The New Customer must be aged 18 or above;
 - The Eligible Scheme must come into effect on 1 May 2026 with annual premium payment paid;
 - The 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 customers who transfer their existing individual scheme underwritten by Bupa to the Eligible Scheme.
4. The Service is provided by Bupa’s designated service provider (the “Service Provider”) available at designated clinic(s) selected by the Service Provider. The health check plan offered to the New Customers varies according to the plan they have enrolled. Please refer to www.bupa.com.hk/pdf/heroooffer.pdf for more details. The Service includes the items listed in the promotion leaflet. Any additional tests, reports, follow-up consultations, or other services requested will be subject to separate charges.
5. The redemption email of the Service (the “Redemption Email”) will be sent to the New Customer’s email address provided to us in the Application within 4 months after the Eligible Scheme is effective. The New Customer must follow the instructions in the Redemption Email and contact the Service Provider for an appointment. Please note the valid date stated in the Redemption Email. The New Customer must complete booking and receive the Service on or before the valid date. Bupa shall not be liable for any fee, cost or loss incurred as a result of the New Customer’s failure to follow the instructions set out in the Redemption Email (including, failing to make an appointment or receiving consultation services not in accordance with the scheduled appointment). Bupa makes no representation or guarantee regarding the availability of the Service Provider. Bupa shall not provide any special arrangement or accommodation in the event that the appointment offered, or the lack thereof, fails to meet expectation.
6. The New Customer must show the Redemption Email and their identification document when checking in for their appointment for the Service at the Service Provider’s designated location. If the New Customer fails to provide any of the above information, the Service Provider has the right to refuse providing the Service or to charge the New Customer a fee.
7. The New Customer’s policy of the Eligible Scheme must still be in force at the time of issuing the Redemption Email. In the event Bupa subsequently discovers that a New Customer’s policy has been cancelled for whatever reason, Bupa reserves the right to cancel the Redemption Email and the New Customer’s entitlement to the Service without notice and demand repayment of the value of the Service.
8. If any information provided to Bupa (including but not limited to email address) is untrue, incorrect, incomplete or invalid, the New Customer will lose the eligibility for receiving the Service. New Customer has the responsibility to ensure information provided to Bupa is correct and valid. Bupa shall not be responsible for any loss suffered by New Customer due to such invalid information, including but not limited to, unsuccessful delivery of the Redemption Email. In such an event, Bupa is not liable to reissue the Redemption Email and Promotion Offer.
9. The Promotional Offer cannot be used in conjunction with other offer(s).
10. Any additional cost incurred in connection with the Promotion Offer and the Service shall be borne by the New Customer.
11. This Promotion Offer and the Service are intended for the personal use of the New Customer only, and cannot be exchanged, transferred, replaced, sold at any price, gifted or resold to a third party, and shall not be exchanged for cash or other substitutes.
12. Bupa reserves the right to replace the Service offered in this Promotion Offer with a different offer and the value of any such replacement may be different from the value of the Service.
13. Except for the New Customer and Bupa, no other person shall have any rights to enforce or enjoy any provisions of these terms and conditions under the Contracts (Rights of Third Parties) Ordinance.
14. Bupa is not the provider of the Service offered in this Promotion offer, and we:
 - make 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 use of the Service and the related services provided by the Service Provider;
 - is not responsible for any acts and/or omissions of the Service Provider, their respective employees, agents, servants or representatives;

- do not intervene or interfere any dispute regarding the use of the Service with the Service Provider; 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 Service and the related services.
15. The use of the Service and other related services may be subject to terms and conditions imposed by the Service Provider.
 16. By participating in this Promotion Offer, 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.
 17. In case of any discrepancy between the promotional materials of this Promotion Offer and these terms and conditions, these terms and conditions shall prevail. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to the Promotion Offer.
 18. In the case of any discrepancy between the Chinese and English versions of these terms and conditions, the English version shall prevail.

投保保柏非凡自願醫保計劃的額外迎新禮遇 (「推廣優惠」)

條款及細則

1. 是次活動的推廣日期由 2026 年 3 月 1 日至 2026 年 4 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，並符合以下第三條列出的所有合資格條件 (「新客戶」)，即可獲贈免費身體檢查乙次 (「服務」)。
3. 如欲享推廣優惠，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；
 - 新客戶的年齡須為 18 歲或以上；
 - 合資格計劃須於 2026 年 5 月 1 日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。
4. 服務由保柏指定的供應商提供 (「供應商」)，並只於供應商指定的診所提供。新客戶所享有的服務將根據所投保合資格計劃下之級別而定，詳情請瀏覽 www.bupa.com.hk/pdf/heroffer.pdf 之宣傳單張。服務僅包括宣傳單張所列之項目。任何額外要求的檢查、報告、覆診會診或其他服務，均須另行收費。
5. 保柏將於保單生效後 4 個月內透過電郵發出服務的換領信 (「換領電郵」) 至新客戶投保時提供的電郵地址。新客戶須遵照在換領電郵內的指示，聯絡指定的服務供應商預約接受服務。請留意換領電郵中所示的有效期，新客戶須於有效期當日或以前完成預約並享用服務。任何非根據換領電郵的指示而招致的費用、成本或損失 (如沒有預約，或在非預約的日期、時間或指定診所享用服務等)，保柏恕不負責。保柏不就供應商的預約情況作出任何承諾或保證，如所提供之預約 (或未能提供預約) 未能符合預期，保柏概不提供任何特別安排。
6. 於供應商的指定地點就享用服務前進行登記時，新客戶必須出示換領電郵及其身份證明文件。如未能出示上述所有資料，供應商有權拒絕為新客戶提供服務或就服務收取合理費用。
7. 於換領電郵發出時，新客戶的合資格計劃保單必須仍然生效。如保柏其後發現新客戶的合資格計劃的保單以任何原因取消，保柏保留在沒有任何通知的情況下取消已送達的換領電郵及獲取服務的資格，或要求償還已享用服務的相應費用的權利。
8. 如向保柏所提供的任何資料 (包括但不限於電子郵件地址) 不真實、不正確、不完整或無效，新客戶將會喪失獲取服務的資格。新客戶有責任確保提供予保柏的資料均為正確及有效。保柏不對此無效資料而導致的任何損失承擔責任，包括但不限於未能成功發送換領電郵。在此情況，保柏將毋須負上責任及不會補發換領電郵及推廣優惠。
9. 推廣優惠不可與其他推廣優惠同時使用。
10. 新客戶須自行承擔於參與本推廣優惠時所招致的任何額外成本。
11. 此推廣優惠及服務僅供新客戶個人使用，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。
12. 保柏保留以其他產品或服務替代是次推廣活動之服務的權利，且任何該等替代服務的價值可能與原來的價值相異。
13. 除新客戶及保柏外，概無人士根據《合約 (第三者權利) 條例》將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。
14. 保柏並非此推廣優惠之服務的供應商，且我們：
 - 概不就此使用服務及相關之服務的質素或合適性，以及所有服務供應者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；

- 並不就任何服務供應商者以及其各自僱員、代理、服務員或代表的任何行為及 / 或遺漏負責；
 - 任何有關向服務供應商者使用此獎賞之爭議，概不介入或干涉；及
 - 在法律允許的範圍內，就使用此獎賞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）、違約或其他的義務或責任。
15. 享用服務及使用其相關服務或須受供應商的條款及細則約束。
 16. 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。
 17. 此推廣優惠之宣傳資料如與本條款及細則有任何歧義，以本條款及細則為準。如有任何爭議，保柏擁有與此推廣活動有關的所有事項之最終決定權。
 18. 此等條款及細則的中英文版如有任何歧義，以英文版為準。