

保柏「親友共賞」會員推薦計劃條款及細則

1. 是次保柏會員推薦計劃（「推廣」）由保柏（亞洲）有限公司（「保柏」）舉辦。
2. 推廣的推廣日期由 2025 年 1 月 1 日至 2025 年 12 月 31 日（首尾兩日包括在內）（「推廣期」）。
3. 保柏承保的現有個人計劃或團體計劃下之受保會員（「推薦人」）介紹保柏予新客戶而新客戶其後於推廣期內成功投保保柏的個人醫療保障計劃（分別為「被推薦人」及「成功推薦」）並符合以下所有資格（「合資格被推薦人」），推薦人將可獲得條款及細則第(7)節列明的推薦獎賞（「推薦獎賞」），而被推薦人將可獲得條款及細則第(8)節所列的被推薦獎賞及投保優惠（「優惠」）：
 - i. 被推薦人必須於推廣期內透過保柏健康管理顧問成功投保任何保柏個人保險計劃而每名受保人的首年繳淨保費（即扣除家庭折扣後及其他適用之推廣保費折扣後之保費）需為港幣 3,000 元或以上（「合資格計劃」）；
 - ii. 被推薦人必須於投保合資格計劃時向保柏健康管理顧問提供推薦人的推薦編號；
 - iii. 被推薦人在投保前六個月內並非任何保柏個人保險計劃之會員；
 - iv. 被推薦人的合資格計劃必須於 2025 年 2 月 1 日至 2026 年 1 月 1 日期間生效；
 - v. 被推薦人及推薦人不是同一人，並必須為相關保單的持有人；
 - vi. 被推薦人投保時，推薦人的保單必須生效；及
 - vii. 被推薦人不能：
 - 同時享用「保柏靈活配自願醫保計劃」、「保柏童康健」及「保柏家互通」之子女保費折扣；
 - 將現有的保柏個人或團體計劃會籍轉移至合資格計劃；及
 - 在推薦獎賞發出予推薦人時已取消其合資格計劃。
4. 除特別註明外，推廣不能與其他優惠或折扣同時使用。
5. 推薦人向被推薦人發送推廣之詳情時，須向被推薦人透露其可獲得的推薦獎賞。被推薦人在申請合資格計劃時使用推薦人提供的推薦編號，即被視為明白、確認並同意被推薦人成功投保合資格計劃後保柏將向推薦人發放含價值的推薦獎賞，以答謝其向被推薦人介紹及推薦保柏的品牌及服務。推薦獎賞並不構成保險機構向保險中介人支付的佣金以作出任何形式邀請或誘使，或企圖邀請或誘使，推薦人作出保險產品的描述或進行任何受規管保險活動，或誘使被推薦人作出購買保險的決定。
6. 推薦人不可及不應提供有關合資格計劃的資料予被推薦人，有關保險產品的查詢均須直接聯絡保柏或其持牌銷售代表。推薦人的介紹並非任何形式的建議、暗示、建立或構成購買保險的意見、認可、贊同或推薦有關保柏或其產品或服務，包括供推薦人個人使用的產品或服務的質量或適用性。被推薦人應自行決定是否投保合資格計劃，並向合資格人士尋求專業意見以確認有關產品對其之適用性。合資格計劃的所有條款和細則應參考合約或保單文件。

推薦獎賞

7. 推薦人每成功推薦一位合資格被推薦人可獲得港幣 300 元超市禮券（「禮券」）。推薦獎賞以合資格被推薦人保單下的每名受保人計。

被推薦人之被推薦獎賞及投保優惠

8. 合資格被推薦人成功投保合資格計劃可獲得港幣 300 元超市禮券（「禮券」）。推薦獎賞以合資格被推薦人保單下的每名受保人計。
9. 合資格被推薦人被成功推薦及成功投保以下保險計劃可同時享以下首年保費折扣(如適用)：

保險計劃	首年保費折扣
「保柏自願醫保計劃」、「保柏靈活配自願醫保計劃」、「保柏非凡自願醫保計劃」及「保柏危疾全禦保計劃」、「保柏卓康健」、「保柏家互通」、「保柏童康健」	8 折

10. 除特別註明外，合資格被推薦人之投保優惠不能與其他優惠同時使用。如投保時合資格計劃有其他優惠或折扣，合資格被推薦人可選擇較高折扣之優惠，而該優惠受有關條款及細則約束。
11. 合資格被推薦人須以年繳方式支付首年保費。
12. 「保柏卓康健」投保優惠只適用於 18 至 59 歲的新會員。
13. 「保柏童康健」投保優惠只適用於出生 15 日至 17 歲的新會員。

14. 「保柏家互通」投保優惠只適用於 59 歲以下的新會員。
15. 合資格計劃的優惠下之折扣金額以申請表內所顯示之金額為準，並且將不會顯示於保單資料頁/會員證書內。被推薦人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。
16. 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。
17. 保柏對被推薦人可獲得的優惠擁有唯一及絕對的決定權。

一般事項

18. 保柏將於合資格被推薦人之計劃生效日起計六個月內透過電郵向推薦人或合資格被推薦人發放禮券(「禮券電郵」)。推薦人或被推薦人須於禮券電郵列明之到期日前到指定超市商店使用禮券。在發出禮券電郵時，推薦人或被推薦人的保險計劃必須仍然生效。如保柏其後發現推薦人或被推薦人的保險計劃以任何原因取消，保柏將保留權利在沒有任何通知的情況下取消發出禮券電郵或要求償還已發出之禮券價值的金額。
19. 保柏將會根據推薦人或被推薦人在保柏紀錄上的電郵地址發出禮券電郵。如推薦人或被推薦人於保柏紀錄上的電郵地址不正確或電郵未能成功發出以致未能收到換領電郵(若因保柏之誤則除外)，保柏將不會補發禮券電郵。如電郵地址有任何更改，推薦人或被推薦人應立即與保柏聯絡。
20. 禮券不能退換、轉讓予他人或兌換現金。
21. 保柏並非禮券之供應商，且：
 - 概不就禮券(以及禮券交換的任何商品)的質素或合適性，以及禮券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；
 - 並不就禮券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；及
 - 在法律允許的範圍內，就使用禮券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。
22. 禮券之使用受限於供應商規定的條款和細則。推薦人或被推薦人須自行承擔於使用禮券時所招致的任何額外成本。
23. 推薦人或被推薦人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。
24. 保柏保留隨時更改部分或終止推廣或修改此條款及細則的權利，恕不另行通知。
25. 如有任何爭議，保柏對推廣及有關的事宜擁有最終決定權。
26. 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。

Terms and conditions for the Bupa Member-get-Member Programme

1. The Bupa Member-Get-Member programme ("Programme") is run by Bupa (Asia) Limited ("Bupa").
2. The Programme will run from 1 January 2025 – 31 December 2025 (both dates inclusive) ("Promotional Period").
3. Any existing Bupa member who is covered as an insured member under an in-force individual or group medical insurance policy underwritten by Bupa ("Referrer") who refers a new customer to and thereafter successfully enrolled with Bupa during the Promotion Period ("Referee" and "Successful Referral" respectively) is eligible to receive the referral reward stated in clause 7 ("Referral Reward") and the Referee is eligible to receive the referee reward and discount offer stated in clause 8 ("Offer"), provided that the Referee must meet all the following eligibility criteria ("Eligible Referee"):
 - i. The Referee must successfully enrol in any Bupa individual insurance scheme with the first year's net annual premium or subscription of each insured person must be more than or equal to HK\$3,000 (i.e. the premium or subscription after deducting family discount or other applicable promotion premium discount) through a Bupa Health Management Consultant within the Promotional Period ("Eligible Scheme");
 - ii. When enrolling in an Eligible Scheme, the Referee must provide the Referrer's referral code to Bupa's Health Management Consultant;
 - iii. The Referee must not have been a Bupa individual insurance member within 6 months prior to the date the Referee submits the application to enrol in an Eligible Scheme;
 - iv. The Referee's Eligible Scheme must come into effect between 1 February 2025 and 1 January 2026;
 - v. Referrer and the Referee must not be the same person, and they must be the policy holders of relevant policies;
 - vi. The Referrer's policy must be effective when Referee submit application; and
 - vii. The Referee must not:
 - be receiving the child discount under Bupa MyFlexi VHIS Plan, Bupa Care Kid or Bupa All Together insurance schemes at the same time;
 - be transferring from an existing Bupa individual or group membership to an Eligible Scheme; and
 - have cancelled the Eligible Scheme at the time the Referral Reward is provided to the Referrer.
4. Unless otherwise specified, this Programme cannot be used in conjunction with any other promotional offer or discount.
5. When sending the Programme details to the Referee, the Referrer must inform the Referee that the Referrer will receive a Referral Reward. When applying for an Eligible Scheme with the referral code provided, the Referee shall be deemed to understand, acknowledge and agree that, as a result of enrolling in the Eligible Scheme, Bupa will award the Referrer a Referral Reward as an incentive with monetary value for making an introduction and referral regarding Bupa's brand and services. Such reward shall not constitute a commission of any kind payable by an insurer to an insurance intermediary for arranging a contract of insurance or inviting, inducing, attempting to invite or induce the Referrer to describe Bupa's insurance products or to conduct any regulated insurance activities, or inducing the Referee to make a decision to enter into a contract of insurance.
6. The Referrer cannot and shall not provide any information about the Eligible Scheme to the Referee. All enquiries about the insurance products should go directly to Bupa or its licensed representative for distribution of insurance products. Recommendation by the Referrer does not in any way suggest, imply, establish or constitute any insurance purchase advice, endorsement, approval or recommendation in respect of Bupa or its products or services including the quality or suitability of the products or services for the Referrer's personal use. The Referee should make an independent decision whether or not to purchase the Eligible Scheme and seek professional advice from qualified individual(s) to ascertain the suitability of relevant product(s). All terms and conditions of the Eligible Scheme should refer to the Contract/Policy document.

Referral Reward

7. Referrers will receive HK\$300 supermarket coupon ("Coupon") for each Successful Referral. The Referral Reward is calculated per insured person under the Eligible Referee's policy.

Referee Reward and Discount Offer

8. Eligible Referees will receive HK\$300 supermarket coupon ("Coupon") for each Successful Referral. The Referral Reward is calculated per insured person under the Eligible Referee's policy.
9. Upon Successful Referral, Eligible Referees will receive the following discount on the first year's subscription/premium at the same time (if applicable):

Insurance schemes	Discount rate on first year's subscription / premium
Bupa MyBasic VHIS Plan, Bupa MyFlexi VHIS Plan, Bupa Hero VHIS Plan, Bupa Safe Critical Illness Insurance Scheme, Bupa CarePro, Bupa All Together, Bupa Care Kid	20%

10. Unless otherwise specified, the Referee's discount cannot be used in conjunction with any other offers. However, if the Eligible Scheme has another promotion offer available at the time of enrolment, Eligible Referees can elect the promotion offer with a higher discount rate and its respective promotional terms and conditions shall apply.
11. Eligible Referees must pay the first year's subscription/premium in full via annual payment mode.
12. The enrolment offer for Bupa CarePro scheme is only available to new members aged 18 to 59 years.
13. The enrolment offer for Bupa Care Kid scheme is only available to new members aged 15 days to 17 years.
14. The enrolment offers for Bupa All Together scheme is only available to new members aged below 59 years.
15. The discounted amount applied to the Eligible Scheme under the Offer shall be the amount shown on the application form and will not be shown on the Policy Schedule or Membership Certificate of the Eligible Scheme(s). Referees should refer to the copy of the application form enclosed in the welcome pack for the actual premium and levy paid.
16. The amount of premium discount received under the 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.
17. Bupa has the sole and absolute discretion to determine a Referee's eligibility to receive the Offer.

General

18. The Coupon will be sent out in the form of electronic gift voucher by email ("Coupon Email") to the email address of the Referrer or Referee within 6 months after the commencement date of the Eligible Referee's scheme. The Referrer or Referee can use the Coupon on or before the expiry date set out in the Coupon Email at the specified supermarket outlet(s). The Referrer's or Referee's insurance scheme must still be in force at the time of issuing the Coupon Email. In the event Bupa subsequently discovers that the insurance scheme has been cancelled for whatever reason, Bupa reserves the right to cancel the Coupon Email without notice or demand repayment of the value of the Coupon.
19. Bupa will send the Coupon Email to the Referrer's or Referee's email address according to Bupa's records. Bupa will not reissue the Coupon Email not received by Referrer or Referee if the email address in Bupa's records is incorrect or the email is unsuccessfully delivered (except any fault of Bupa). Referrer or Referee should contact Bupa immediately if there is any change in the email address.
20. Coupon is not exchangeable, transferrable or redeemable for cash.
21. Bupa is not the supplier of the Coupon 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 Coupon (and any goods exchanged with the Coupon) and service provided by the Supplier of the Coupon;
 - is not responsible for any acts and/or omissions of the supplier of the Coupon, their respective employees, agents, servants or representatives; 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 Coupon.
22. Use of the Coupon is subject to the terms and conditions stipulated by the supplier on the Coupon. Any additional cost incurred in connection with the redemption and the use of the Coupon shall be borne by the Referrer or Referee.
 23. By participating in this Programme, you hereby agree, understand, accept the terms and conditions of this Programme.
 24. Bupa reserves the right to change or terminate the Programme in full or in part or amend these terms and conditions at any time without prior notice.
 25. In case of any dispute, the decision of Bupa shall be final and conclusive on all matters related to this Programme.
 26. Should there be any discrepancy between the English version of these terms and conditions and the Chinese version, the English version shall prevail.