



Terms and Conditions of Pacific Coffee Fresh Fruit Juice E-voucher:

1. The promotion period is from 1 June 2019 to 31 August 2019, both dates inclusive (the "Promotion Period"). The signing date of the Relevant Schemes in the application form must fall within the Promotion Period and the relevant contract/policy must be successfully approved and effective on or before 1 November 2019. Hang Seng Bank Limited ("Hang Seng Bank") and Bupa (Asia) Limited ("Bupa") reserve the right to make final decisions on the application of the Relevant Schemes.
2. The Health Insurance Schemes ("Relevant Schemes") includes Hang Seng Bupa PreciousHealth Series Health Insurance Scheme and Bupa MyBasic VHIS Plan. Hang Seng Bupa PreciousHealth Series Health Insurance Scheme includes Essential Health Insurance Scheme ("Essential"), Excel Health Insurance Scheme ("Excel"), Excel Plus Health Insurance Scheme ("Excel Plus"), Global Supreme Health Insurance Scheme ("Global Supreme") and Global Infinite Health Insurance Scheme ("Global Infinite").
3. During the Promotion Period, new customers who successfully enroll in any Health Insurance Schemes underwritten by Bupa through Hang Seng Bank and provide a valid email address during application will receive a Pacific Coffee Fresh Fruit Juice E-voucher ("Promotion Gift").
4. A new customer means an applicant who has not hold any Health Insurance Schemes underwritten by Bupa in the past 6 months prior to the date of enrolling for the Relevant Schemes ("New Customer").
5. The offer cannot be used in conjunction with other promotion offers.
6. Upon successful enrollment in the Relevant Schemes during the Promotion Period, each relevant contract/policy is awarded the Promotion Gift once only.
7. If policyholders have received the Promotion Gift, and subsequently cancel the relevant contracts/policies within 12 months after the contracts/policies' effective date, Hang Seng Bank reserves the right to deduct the amount that is equivalent to the value of the Promotion Gift from any accounts of the customer maintained with Hang Seng Bank without giving any prior notice.
8. New Customers will receive the Promotion Gift only when the cooling-off period of the contract/policy (i.e. within 21 days from the policy effective date of "Essential"/"Excel"/"Excel Plus"/"Global Supreme"/"Bupa MyBasic VHIS Plan" or within 28 days from the contract/policy effective date of "Global Infinite") has been expired and the contract/policy must be still effective on the date of the Promotion Gift is due to be issued. The Promotion Gift will be sent to the email address provided by the Policyholder during the policy enrollment process within 5 months after the end of the Promotion Period and policyholder must redeem a bottle of fresh fruit juice at the designated locations within the valid period stated in the Promotion Gift.
9. Hang Seng Bank and Bupa reserve the right to suspend, vary or terminate the relevant offers and to amend the relevant offers and the relevant terms and conditions at any time without prior notice. The decision of Hang Seng Bank and Bupa on all matters relating to the relevant offers shall be final and binding on all parties concerned. In case of any disputes, the decisions of Hang Seng Bank and Bupa shall be final.
10. In any condition, the Promotion Gift cannot be exchanged for cash or other gifts and no change will be given. Promotion Gift will not be re-issued in case of loss, damage or unused after expiry date.
11. Promotion Gift is available while stocks last. In the case of shortage, Hang Seng Bank and Bupa reserve the right to replace the Promotion Gift with other items. The value and nature of the replacement item may differ from the original Promotion Gift.
12. The general price of the Promotion Gift is neither provided by Hang Seng Bank nor Bupa, but the corresponding providers and are for references only. Hang Seng Bank and Bupa are not liable for the disparity between the reference prices and the actual prices (if any).
13. Neither Hang Seng Bank nor Bupa are the suppliers of the Promotion Gift and are not responsible for any related obligations and liabilities. In case of any disputes, customer should deal with the suppliers directly. The use of the Promotion Gift is subject to terms and conditions imposed by the relevant supplier, please refer to the Promotion Gift for further details.
14. No person other than the customer, Hang Seng Bank Limited ("Hang Seng Bank") (which includes its successors and assigns) and Bupa (Asia) Limited ("Bupa") (which includes its successors and assigns) will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provision of these Terms and Conditions.
15. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
16. These Terms and Conditions are subject to prevailing regulatory requirements.

In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail.

The above is intended as a general summary of information for reference only. Please refer to the policy for detailed coverage, exact Terms and Conditions and exclusions.

The Relevant Schemes are underwritten by Bupa (Asia) Limited ("Bupa") which is authorised and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank Limited ("Hang Seng Bank") is an insurance agent authorised by Bupa for the distribution of the above schemes. Premium will be payable to Bupa upon enrolment of Relevant Schemes. Bupa would provide Hang Seng Bank the relevant commission and performance bonus in accordance to the selling of Relevant Schemes. The existing sales staff remuneration policy offered by Hang Seng Bank would take into account various aspects of the staff performance but not solely on the sales amount. In respect of an eligible dispute arising between the Hang Seng Bank and the customer out of the selling process or processing of the related transaction, Hang Seng Bank is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms or performance (claims and service) of the product should be resolved directly between Bupa and the customer. HealthPro Concierge Service is provided by Bupa.