



**Terms and Conditions for the promotion offers of the Voluntary Health Insurance Scheme Series:**

1. The promotion period is from 28 December 2020 to 31 March 2021, both dates inclusive ("Promotion Period").
2. Voluntary Health Insurance Scheme Series include Bupa MyBasic VHIS Plan and Global Prestige VHIS Plan (the "Relevant Plans").
3. Hang Seng Bank Limited ("Hang Seng Bank") and Bupa (Asia) Limited ("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.
4. No person other than the customer, Hang Seng Bank (which includes its successors and assigns) and 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.
5. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. These Terms and Conditions are subject to prevailing regulatory requirements.
7. In the event of any discrepancy in respect of the meaning between the Chinese version and the English version, the English version shall prevail.

**Terms and Conditions of the first year premium discount:**

1. The quotation date of the Relevant Plans on the application form must fall within the Promotion Period and the relevant policy must be successfully approved and effective on or before 1 May 2021. Hang Seng Bank and Bupa reserve the right to make final decisions on the enrolment in the Relevant Plans.
2. During the Promotion Period, New Customers who successfully enrol in the Relevant Plans in annual premium payment mode can enjoy the following first-year premium discount:

Relevant Plans	First-year premium discount
Bupa MyBasic VHIS Plan	20%
Global Prestige VHIS Plan	30%

3. The first year premium discount is not applicable to levy. Premium discount is applicable to the first-year total premium, and is calculated according to the premium after Family discount (if applicable).
4. The amount to which the first-year premium discount applies shall be the amount shown on the application form. The first-year premium discount will be calculated according to the amount shown on the signed application form, regardless of whether the final premium is changed for any reason.
5. Customers will not be entitled to claim tax deduction for the amount subject to first-year premium discount. Please refer to the VHIS government website if you wish to calculate the qualifying premiums entitled for tax deduction in a tax year.
6. A new customer means an applicant who has not hold any Health Insurance Schemes underwritten by Bupa through any channel in the past 6 months prior to the first date of the Promotion Period ("New Customer").
7. The offers are not applicable to anyone who is entitled to staff offers of Hang Seng Bank and staff of Hang Seng Bank and its subsidiaries.
8. The offers cannot be used in conjunction with other promotion offers.
9. The offers are not transferable, and cannot be redeemed or exchanged for cash or other discounts

The Relevant Plans 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 Relevant Plans. Premiums will be payable to Bupa upon enrolment in the Relevant Plans. Bupa will provide Hang Seng Bank with the relevant commission and performance bonus in accordance with the selling of the Relevant Plans. The existing sales staff remuneration policy offered by Hang Seng Bank will take into account various aspects of the staff performance but not solely the sales amount. HealthPro Concierge Service is provided by Bupa. 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 policy terms or performance (claims and service) of the product should be resolved directly between Bupa and the customer.

The above information is a product summary for reference only. Please refer to the Policy for detailed coverage, general exclusions, terms and conditions.