



Terms and Conditions of Promotion Offers for Bupa MyBasic VHIS Plan:

1. The promotion period is from 1 June 2019 to 31 August 2019, both dates inclusive (the "Promotion Period").
2. 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.
3. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
4. These Terms and Conditions are subject to prevailing regulatory requirements.

Terms and Conditions of the Welcome Gifts:

1. The signing date of Bupa MyBasic VHIS Plan (the "Scheme") in the application form must fall within the Promotion Period and the relevant policy must be successfully approved and effective on or before 1 November 2019. Hang Seng Bank and Bupa reserve the right to make final decisions on the application of the Scheme.
2. During the Promotion Period, customers who successfully enroll in the Scheme with annual premium payment via designated application method(s) can enjoy the following offers:

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| Welcome Gifts | <ul style="list-style-type: none"> • Annual premium below \$5,000, customers can enjoy HKD300 Personal Care Products Chain Store Gift Voucher. • Annual premium of \$5,000 or above, customers can enjoy HKD500 Personal Care Products Chain Store Gift Voucher. |
| Designated Application Method(s) | <ul style="list-style-type: none"> • Hang Seng Bupa Medical Insurance Hotline 2998 9886 • Visit Hang Seng Bank Branches |

3. The offers are applicable to customers of Hang Seng Bank who have successfully enrolled in the Scheme as a policyholder through the above designated application method(s) during the Promotion Period, and not applicable to any party who enjoys staff offers of the Hang Seng Bank.
4. The offers cannot be used in conjunction with other promotion offers. The offers are not applicable to existing policyholders or customers who have cancelled any health insurance scheme underwritten by Bupa within 6 months prior to the date of enrolling for the Relevant Scheme.
5. If policyholders have received the offers, and subsequently cancel the relevant policies within 12 months after the policies' effective date, Hang Seng Bank reserves the right to deduct the amount that is equivalent to the value of the offers from any accounts of the policyholder maintained with Hang Seng Bank without giving any prior notice.
6. Upon successful enrollment in the Scheme during the Promotion Period, each relevant policy is awarded the offers once only.
7. Hang Seng Bank and Bupa reserve the right to suspend, vary or terminate the relevant offers and to amend 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.
8. In any condition, the Welcome Gifts are non-exchangeable for other gifts, non-redeemable for cash and no change will be given. Welcome Gifts will not be re-issued if lost, damaged or unused after expiry. The Welcome Gifts are available while stocks last. In the case of shortage, Hang Seng Bank and Bupa reserve the right to replace the Welcome Gifts with other items. The value and nature of the replacement item may differ from the original Welcome Gifts.
9. The redemption of the Welcome Gifts may be subject to the merchant's terms and conditions.
10. Neither Hang Seng Bank nor Bupa are the suppliers of the Welcome Gifts 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 Welcome Gifts are subject to the terms and conditions printed thereon.

Terms and Conditions of Personal Care Products Chain Store Gift Voucher ("Gift Voucher"):

1. Customers can receive the Gift Voucher redemption letter only when the cooling-off period of the policy has expired (i.e. within 21 days from the policy effective date of the Scheme) and the policy is still effective on the date the Gift Voucher redemption letter is due to be issued.
2. The Gift Voucher redemption letter will be sent to the valid email address provided by the policyholder during the policy enrollment process and within 5 months after the end of the Promotion Period.
3. In the case that an email address has not been provided, the Gift Voucher redemption letter will be sent to the address provided by the policyholder during the policy enrollment process by mail.
4. Policyholder must redeem the Gift Voucher at the designated locations within the valid period stated in the Gift Voucher redemption letter.
5. Gift Voucher redemption letter will not be re-issued if lost, damaged or unused after expiry.

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.

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 Bupa MyBasic VHIS Plan (the "Scheme") is underwritten by Bupa which is authorized and regulated by the Insurance Authority in Hong Kong. Hang Seng Bank is an insurance agent authorised by Bupa for the distribution of the above Scheme. Premium will be payable to Bupa upon enrollment of the Scheme. Bupa would provide Hang Seng Bank the relevant commission and performance bonus in accordance to the selling of the Scheme. 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.