

Terms of the promotion offers:

Promotion Period: From 6 January to 30 June 2020 (both dates inclusive).

To be eligible for the First Year Premium Discount, Proposed Insured should fulfill all of the below requirements:


- Should have successful enrolment in the “BOC Standard Voluntary Health Insurance Scheme Certified Plan” (“Standard Plan”) or “BOC Flexi Voluntary Health Insurance Scheme Certified Plan” (“Flexi Plan”) within the Promotion Period; and have their policies effective on or before 31 July 2020 (“Eligible Customer”), otherwise the offer will be forfeited.
- Successful enrolment via BOCHK Mobile Banking App (Name: “BOCHK”) / Mobile Banking / Contact Centre / BOCHK Branches (“Designated Channels”) refers to the Proposed Insured who submitted completed and/or signed application form together with the Credit Card Authorization Form or the Direct Debit Authorization Form to BOCG Insurance.
- This privilege is only applicable to new application but not to any policy renewals or re-applications within 3 months after policy cancellation / termination of policy renewals.

1. During the Promotion Period, Eligible Customer can enjoy 13% off first year premium discount upon successful enrolment in Standard Plan or Flexi Plan via designated channels.

2. Shopping Coupon (“Coupon”)

- Customers who successfully enrolled in Standard Plan or Flexi Plan with annual premium payment basis, will be entitled to HK\$100 shopping coupon. The Wealth Management customer will be entitled additional HK\$ 100 shopping coupon and obtain HK\$200 shopping coupon in total for each policy with the first year premium paid of HK\$3,000 or above with annual premium payment basis.
- Coupon notification and coupon will be mailed to Customers on or before 30 November 2020 in accordance with the correspondence address maintained with BOCG Insurance.
- Customers should hold the valid policy at the time of mailing of the Coupon by BOCG Insurance, otherwise the Coupon offer will be forfeited. Coupon offer cannot be transferred, returned, exchanged for other gifts or redeemed for cash. BOCHK and/or BOCG Insurance shall not be liable for loss, damage, defacement or misappropriation of the redemption letter and/or the Coupon along with the redemption letter under any circumstances (including at the time of mailing) and will not reissue or replace any of them. Coupon is limited and available on a first-come-first-serve basis while stock lasts. In the event that the Coupon is out of stock, BOCG Insurance reserves the right to offer another gift / coupon as a replacement without prior notice which may not have the same value and features as the original Coupon. Terms of use of Coupon is subject to the relevant terms and conditions of supplier. BOCHK and/or BOCG Insurance are not the supplier of the Coupon. For enquiry or complaint on the Coupon, please contact the relevant supplier directly. BOCHK and/or BOCG Insurance gives no guarantee regarding the coupons or products and service quality provided by the supplier, and does not accept any liability arising in conjunction with the use of the coupons or products or services provided by the supplier.

3. BOC Credit Card Rewards Gift Points (“Rewards Gift Points”) Offer:

- The Rewards Gift Points are only applicable to Eligible Customers who hold valid BOC Credit Cards issued in Hong Kong bearing  logo, while customers of Great Wall International Credit Card, USD Card, BOC Purchasing Card, Private Label Card, Intown Card and customers who have participated in the cash rebate plan are excluded. If a customer holds more than one BOC Credit Card, the Rewards Gift Points will be credited to the highest tier BOC Credit Card Account (the credit card tier in descending order is Visa Infinite Card, Platinum Card, Titanium Card, Gold Card and Classic Card). If a customer holds two BOC Credit Card accounts at the same tier, the Rewards Gift Points will be credited to the latest BOC Credit Card Account.
- To be eligible for the Rewards Gift Points, the Eligible Customers should successfully register for the BOC Credit Card Direct Debit Authorisation Service for premium payment of the first policy year and/or renewal of Standard Plan and Flexi Plan during the Promotion Period, and hold the valid policy at the time of crediting the Rewards Gift Points by the Card Company, otherwise the offer will be forfeited. Upon successful registration of the above

BOC Credit Card Direct Debit Authorisation Service, the 5,000 Rewards Gift Points will be credited by Card Company to their BOC Credit Card Accounts of the Eligible Customers within 10 weeks after enrolment without further notification.

- Only customers whose BOC Credit Card Accounts are normal, valid and in good standing and should not have overdue records, throughout the entire Promotion Period and at the time the Rewards Gift Points are rewarded, will be eligible for the Rewards Gift Points Offer. In the event of cancellation/termination of his/her BOC Credit Card Account, violation of the Card User Agreement or having overdue / bad records throughout the entire Promotion Period or at the time the Rewards Gift Points are awarded, customers will not be eligible for the Rewards Gift Points Offer. BOCHK and BOCG Insurance reserve the rights to forfeit the offer without advance notification.
 - Rewards Gift Points cannot be redeemed for cash or exchanged for other products or services, and cannot be transferred. The above terms should be read in conjunction with those contained in the latest issue of “BOC Credit Card Gift Point Catalogue”.
4. The Premium Discount Offer for Standard Plan and Flexi Plan is offered by BOCG Insurance, coupon is offered by BOCG Insurance, while the Rewards Gift Points Offer is provided by the Card Company.
5. The above offers are not applicable to staff of BOCHK and its subsidiaries.
6. For any enquiry, please contact Insurance Hotline (852) 3669 3003.

Remarks:

- i) The Plan offers guaranteed renewal to 100 years old. BOCG Insurance reserves the right to amend the terms and/or adjust the premium and maximum limit of benefits for the policy of “BOC Flexi Voluntary Health Insurance Scheme Certified Plan” before renewal for the coming policy year. For details of arrangement, please refer to the policy.
- ii) The Policy Holder must meet all the eligibility requirements set out under the law and by the Hong Kong Internal Revenue Department (IRD) before the Policy Holder can qualify for and receive these tax deductions. For details on tax deductions, please visit www.vhis.gov.hk. Any general tax information is merely being provided for the Policy Holder’s convenience, and the Policy Holder should not rely on such information in making any tax-related decisions. The Policy Holder should always consult with an appropriately qualified tax advisor if in doubt. Please note that tax law and regulations are subject to change and may affect the classification of Plan and any related tax benefits including the criteria for eligibility. BOCG Insurance is not responsible for updating the Policy Holder on any such changes in laws, regulations or interpretations. Please refer to the website of the Inland Revenue Department (IRD) or contact the IRD directly for any tax related enquiries.
- iii) In accordance with the terms and benefits of the Plan, the coverage is included unknown pre-existing conditions. First policy year is no coverage; Second policy year is 25% reimbursement; Third policy year is 50% reimbursement; Fourth policy year onwards is full coverage (i.e. 100%).
- iv) “Day Case Surgery” means any surgery performed in the day case procedure centre or hospital that does not require hospitalisation. “Clinical Surgery” means surgery that can be undertaken at the clinic.
- v) 24-hour worldwide emergency assistance services is an extra services provided under (but not forming part of the) Standard Plan and Flexi Plan. If the Policy Holder wishes to unsubscribe this service, please send a written notice to BOCG Insurance.

This material is for reference only and is intended to be distributed in Hong Kong only. It shall not be construed as any offer to sell or a solicitation of an offer or recommendation to purchase or sale or provision of any products of BOCG Insurance outside Hong Kong. Please refer to the policy documents and provisions issued by BOCG Insurance for details (including detailed terms, conditions, exclusions, policy costs and fees) of Standard Plan and Flexi Plan. For enquiry, please contact the branch staff of BOCHK.