

Bupa VHIS Plan Registration Variation Form II 保柏自願醫保計劃更改登記申請表 II



Policy Holder please complete this form in **ENGLISH AND BLOCK LETTERS**. Please tick as appropriate. 保單持有人請以**英文正楷**填妥本表格，並於適用地方加「✓」號。

To protect your interest, please return this original form with your signature to Bupa. 為保障閣下的權益，請將本表格正本簽署然後交回保柏。

Membership No. (16 digits) 會員號碼 (16位數字)

Name of Policy Holder (same as HKID Card) 保單持有人姓名 (與香港身份證相同)

Surname 姓

Given Name 名

Types of Changes 更改項目 (Please tick the change(s) and fill in the details as required 請選擇更改部分並填妥所需資料)

I. Change of Benefit 更改保障 Applicable to Bupa Hero VHIS Plan 適用於保柏非凡自願醫保計劃

For plan level upgrade, addition of clinical benefit or reduction of deductible (marked with “*” below), you must complete Health Questionnaire - Section A questions 1-8 and Section B (whenever applicable)¹. The new benefit will be effective on the renewal date, if approved. Please refer to the endorsement for all conditions that apply to your Policy after plan level variation.

如選擇提升計劃或增加門診保障或調低自付費 (註有 “*” 號)，必須填寫「健康問卷 - 甲部」問題 1-8 及「健康問卷 - 乙部」(如適用)¹。一經批核，新保障將於續保日生效。有關計劃更改後所有適用於保單的條件，請參閱批注信件。

Please tick the **NEW** plan level 請於新選擇計劃之空格內加上「✓」號

<input type="checkbox"/> Deluxe Pro* 倍尊尚*	(Area of cover: Worldwide excluding the United States) (保障地域範圍：全球但不包括美國)
<input type="checkbox"/> Deluxe* 尊尚*	(Area of cover: Asia, Australia and New Zealand ²) (保障地域範圍：亞洲、澳洲及新西蘭 ²)
<input type="checkbox"/> Advance Pro* 倍智選*	(Area of cover: Worldwide excluding the United States) (保障地域範圍：全球但不包括美國)
<input type="checkbox"/> Advance* 智選*	(Area of cover: Asia, Australia and New Zealand ²) (保障地域範圍：亞洲、澳洲及新西蘭 ²)
<input type="checkbox"/> Core Pro* 倍精選*	(Area of cover: Worldwide excluding the United States) (保障地域範圍：全球但不包括美國)
<input type="checkbox"/> Core 精選	(Area of cover: Asia, Australia and New Zealand ²) (保障地域範圍：亞洲、澳洲及新西蘭 ²)

Change of deductible^{3,4} (Applicable to Deluxe and Advance Plans) 更改自付費^{3,4} (適用於尊尚及智選系列)

Please tick as appropriate. 請於適用地方加上「✓」號

<input type="checkbox"/> HKD0 Deductible 港元0自付費*	<input type="checkbox"/> HKD12,000 Deductible 港元12,000自付費*
<input type="checkbox"/> HKD40,000 Deductible 港元40,000自付費*	<input type="checkbox"/> HKD80,000 Deductible 港元80,000自付費

Change of deductible^{3,4} (Applicable to Core Plans) 更改自付費^{3,4} (適用於精選系列)

Please tick as appropriate. 請於適用地方加上「✓」號

<input type="checkbox"/> HKD0 Deductible 港元0自付費*	<input type="checkbox"/> HKD15,000 Deductible 港元15,000自付費*
<input type="checkbox"/> HKD50,000 Deductible 港元50,000自付費*	<input type="checkbox"/> HKD80,000 Deductible 港元80,000自付費

Addition / Cancellation of Optional Benefit⁵ 增加或取消自選額外保障⁵

Please tick as appropriate. 請於適用地方加上「✓」號

Clinical Benefit 門診保障*	<input type="checkbox"/> Add 增加*	<input type="checkbox"/> Cancel 取消
Dental Benefit 牙科保障 (Advance and Core only 只供智選及精選)	<input type="checkbox"/> Add 增加	<input type="checkbox"/> Cancel 取消
Dental and Optical Benefit 牙科及視力保障 (Deluxe only 只供尊尚)	<input type="checkbox"/> Add 增加	<input type="checkbox"/> Cancel 取消
Maternity Benefit 產科保障 (Age must be between 18 - 49 years inclusive 年齡必須為18-49歲 (首尾歲數包括在內))	<input type="checkbox"/> Add 增加	<input type="checkbox"/> Cancel 取消



I. Change of Benefit (cont.) 更改保障(續)

Supplementary Critical Illness Benefit^{5,6} 危疾附加保障^{5,6} (Applicable to Bupa Hero Deluxe and Advance Plans 適用於保柏非凡尊尚及智選系列)

Only applicable to Spouse/Child/Domestic Partner of the Policy Holder and age must be between 15 days to 60 years old inclusive.

只適用於保單持有人的配偶/子女/同居伴侶及年齡必須滿15日至60歲(包括首尾歲數)。

For addition of Supplementary Critical Illness Benefit (marked with “**” below), you must provide your occupation and complete Health Questionnaire - Section A questions 9-13 and Section B/C (whenever applicable). The new benefit will be effective on the Policy issue date, if approved. 如選擇增加危疾附加保障(註有“**”號)，必須填寫職業及「健康問卷 - 甲部」問題9-13(如適用)及「健康問卷 - 乙/丙部」(如適用)。一經批核，新保障將於保單簽發日生效。

Critical Illness Basic Benefit (Choose one only)

危疾基本保障(只選擇一項計劃)

Inclusive of Major Critical Illness Benefit (3 Major Critical Illnesses), Early Stage Critical Illness Benefit and Additional Cancer Benefit

包括嚴重危疾保障(3種嚴重危疾)、早期危疾保障及額外癌症保障

Gold plan 金計劃 (Age must be between 15 days to 55 years old inclusive 年齡必須為15日至55歲(包括首尾歲數))	<input type="checkbox"/> Add 增加**	<input type="checkbox"/> Cancel 取消
Silver plan 銀計劃	<input type="checkbox"/> Add 增加**	<input type="checkbox"/> Cancel 取消
Bronze plan 銅計劃	<input type="checkbox"/> Add 增加**	<input type="checkbox"/> Cancel 取消

Extended Major Critical Illness Benefit (must enrol together with Critical Illness Basic Benefit)

嚴重危疾延伸保障(必須與危疾基本保障同時投保)

Extend the coverage under Major Critical Illness Benefit to an extra 77 Major Critical Illnesses 嚴重危疾保障下受保的危疾延伸至額外77種嚴重危疾	<input type="checkbox"/> Add 增加**	<input type="checkbox"/> Cancel 取消
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Occupation (Must be provided if the Insured Person is 18 years old or above)

職業(如受保人年滿18歲或以上，必須填寫此部分)

Business

Nature

業務性質

Job

Position

職位

Job Duties

主要工作職務

¹ Upgrading of plan level or lowering deductible upon an important life event without undergoing re-underwriting is exclusive to Bupa Hero VHIS Plan (Core and Core Pro). When an insured person experiences marriage, childbirth, acquisition of individual residential property, job promotion, or migration, they have the option to exercise the one-time right to lower or eliminate deductibles or upgrade their plan level without undergoing re-underwriting. Please refer to the Policy for details.

僅保柏非凡自願醫保計劃(精選及倍精選)允許在重要人生事件發生時，可以在不重新核保的情況下升級計劃等級或降低自付費。當受保人結婚、生育、置業、升職或移民時，他們有一次性的選擇權，可以在不重新核保的情況下降低或取消自付費，或升級計劃等級。詳情請參閱保單。

² “Asia, Australia and New Zealand” means Afghanistan, Australia, Bangladesh, Bhutan, Brunei, Cambodia, mainland China, Hong Kong, India, Indonesia, Japan, Kazakhstan, Kyrgyzstan, Laos, Macau, Malaysia, Maldives, Mongolia, Myanmar, Nepal, New Zealand, North Korea, Pakistan, the Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Tajikistan, Thailand, Timor-Leste, Turkmenistan, Uzbekistan and Vietnam.

「亞洲、澳洲及新西蘭」指阿富汗、澳洲、孟加拉、不丹、文萊、柬埔寨、中國大陸、香港、印度、印尼、日本、哈薩克、吉爾吉斯、老撾、澳門、馬來西亞、馬爾代夫、蒙古、緬甸、尼泊爾、新西蘭、北韓、巴基斯坦、菲律賓、新加坡、南韓、斯里蘭卡、台灣、塔吉克、泰國、東帝汶、土庫曼、烏茲別克及越南。

³ Please note that you can't apply to reduce your deductible amount within 24 months of the policy effective date or any previous change in deductible.

請注意，你不可於保單生效日起或距離上次更改自付費後的24個月內申請減低自付費金額。

⁴ The policy holder can exercise a one-off right to reduce or remove the deductible without re-underwriting, when the insured person attains the age of fifty (50), fifty-five (55), sixty (60), sixty-five (65), seventy (70), seventy-five (75), eighty (80) or eighty-five (85). Please refer to the Policy for details.

當受保人年齡年滿五十(50)、五十五(55)、六十(60)、六十五(65)、七十(70)、七十五(75)、八十(80)或八十五(85)歲時，保單持有人可行使一次性權利以減少或免除自付費而毋須重新核保。詳情請參閱保單。

⁵ The Optional / Supplementary Benefits are not part of the VHIS Certified Plan and the premium paid (inclusive of Premium Loading and/or Subscription Loading, if any) shall not be entitled to tax deduction (if applicable).

自選/附加保障並不屬於自願醫保計劃的認可產品，其相關已繳付之保費(包括附加保費，如有)將不享有稅務扣減(如適用)。

⁶ To apply for Supplementary Critical Illness Benefit, the Insured Person must reside in Hong Kong for more than 183 days in the past 12 months.

申請危疾附加保障時，受保人必須在過去12個月中在香港居住超過183天。

(P.T.O. 請轉下一頁)

■ I. Change of Benefit (cont.) 更改保障(續)

Applicable to Bupa MyFlexi VHIS Plan 適用於保柏靈活配自願醫保計劃

Health Declaration and Questionnaire must be completed for plan level upgrade or addition of Clinical benefit (marked with “*”). The new benefit will be effective on the date of renewal, if approved. If there is an upgrade of plan level or addition of clinical benefit, all benefits payable for medical conditions that occurred before the effective date of variation will be subject to lower benefit condition. Please refer to the endorsement for all conditions that apply to your Policy after benefit variation.

如選擇提升選擇計劃或增加門診保障 (註有「*」號)，必須填寫健康聲明及問卷。一經批核，新保障將於續保日生效。如有計劃提升或新增自選門診保障，所有於更改申請生效日前之已有病況可獲得的賠償將受較低保障限額所限。有關保障更改後所有適用於保單的條件，請參閱批注信件。

Please tick the NEW plan level 請於新選擇計劃之空格內加上「✓」號

<input type="checkbox"/> Deluxe 尊尚 *	<input type="checkbox"/> Advance 智選 *	<input type="checkbox"/> Standard 基本
<input type="checkbox"/> Deluxe Plus 升級尊尚 * • with Push the Limit Benefit 提升至升級保障 • Standard Private Room 標準私家房	<input type="checkbox"/> Advance Plus 升級智選 * • with Push the Limit Benefit 提升至升級保障 • Semi-private Room 半私家房	<input type="checkbox"/> Standard Plus 升級基本 * • with Push the Limit Benefit 提升至升級保障 • Ward Room 大房

Addition / Cancellation of Optional Benefit^ 增加或取消自選額外保障^

Clinical Benefit 門診保障 (must enrol together with Push the Limit Benefit 必須與升級保障同時投保)	<input type="checkbox"/> Add 增加 *	<input type="checkbox"/> Cancel 取消
Dental Benefit Plan A 牙科保障計劃A	<input type="checkbox"/> Add 增加	<input type="checkbox"/> Cancel 取消
Dental Benefit Plan B 牙科保障計劃B	<input type="checkbox"/> Add 增加	<input type="checkbox"/> Cancel 取消
Maternity Benefit 產科保障 (Age must be between 18 - 49 years inclusive 年齡必須為18-49歲 (首尾歲數包括在內))	<input type="checkbox"/> Add 增加	<input type="checkbox"/> Cancel 取消

^ The Optional Benefits are not part of the VHIS Certified Plan and the premium paid (inclusive of Premium Loading, if any) shall not be entitled to tax deduction (if applicable).

^ 自選保障並不屬於自願醫保計劃的認可產品，其相關已繳付之保費(包括附加保費，如有)將不享有稅務扣減 (如適用)。

Important Note 重要事項

During the insurance application process, it's important that you act with utmost good faith and disclose all material facts related to the proposed Member / Insured Person to Bupa. If you are uncertain as to whether a fact is material, then it should be disclosed. If you fail to disclose or misrepresent a material fact and this causes Bupa to accept the risk, this will raise questions about your entitlement to insurance benefits. Consequences may include termination of your policy or reduction of entitlement to claims payments in all or part.

在保險申請過程中，務必以至高誠信向保柏披露有關準會員/受保人所有重要事實。如果你不確定某個事實是否重要，則應將其披露。如你未能披露或錯誤陳述重要事實，而導致保柏承擔有關風險，這將影響你所享有的保障。其結果可能包括終止你的保單；或減少全部或部分你所獲得的賠償。

(i) This questionnaire collects health-related information solely for the purpose of underwriting which is a process for Bupa to evaluate the health risk of the applicants and decide the application results. The underwriting process that Bupa adopts should be fair and reasonable, and Bupa should explain the application results if requested by the customers. 此問卷收集與健康相關的資料僅作為核保之用途，而核保是保柏評估申請人之健康風險及決定申請結果的程序。保柏採用的核保程序應為公平合理，並會因應客戶要求解釋申請結果。

(ii) As the applicant, you are required to provide Bupa with complete and accurate information requested in this questionnaire to the best of your knowledge and belief. Based on the information provided, Bupa may have follow-up questions or enquiries that require you to provide further information for underwriting purpose. 作為申請人，你需要盡其所知所信，按本問卷中要求向保柏提供完整及準確的資料。保柏根據你提供的資料，可能會提出跟進問題或查詢而需要你進一步提供資料以作核保之用。

(iii) If there are any changes to or updates of the information provided in this questionnaire after the time of submission of this application and before you receive the Policy, you are required to notify Bupa in a timely manner. 若你在提交本申請表後至你收到保單前的期間就本問卷中提供的資料有任何改變或更新，你需要及早通知保柏。

(iv) Even after an insurance policy has been issued upon successful application, the insurance coverage for the proposed Member / Insured Person may be affected or the policy may be terminated, voided or rescinded, or claims may be repudiated by Bupa, if you have not provided Bupa with complete and accurate information to the best of your knowledge and belief according to (ii), or if you have not notified Bupa on any changes to or updates of the information in time according to (iii).

即使已成功投保並獲簽發保單，若你未按(ii)所述盡其所知所信向保柏提供完整及準確的資料，或未按(iii)所述就資料的任何改變或更新而及早通知保柏，準會員/受保人的保險保障可能會受到影響，保柏亦可能因此終止、作廢或撤銷有關保單，或拒絕賠償。

Guidance Note in completing the questionnaire 填寫問卷指引

If you answer Yes to any of the questions 1-7, 9 and 12 in Section A, please provide additional information in Health Questionnaire - Section B.

如果你就甲部第1至7、9、12項任何一項問題之答案為「是」者，請於健康問卷-乙部提供更多資料。

You do not need to disclose information regarding the medical conditions or treatments below -

Cold / flu / sore throat, gastroenteritis / food poisoning (fully recovered), indigestions (no investigations required), acne, muscle sprained (fully recovered), thrush, routine scan / blood test for pregnancy (normal result), routine cervical smear (normal result), routine health check (normal result), preventive vaccination, Hormonal Replacement Therapy (menopause), infertility treatment or uncomplicated pregnancy, myopia / hyperopia / astigmatism / presbyopia.

你無需披露以下健康狀況或治療 -

傷風/感冒/喉嚨痛、腸胃炎/食物中毒(已痊癒)、消化不良(無需檢查)、痤瘡、肌肉扭傷(已痊癒)、鵝口瘡、常規產前掃描/血液檢驗(檢驗結果正常)、常規子宮頸細胞塗片檢驗(檢驗結果正常)、常規健康檢查(檢查結果正常)、預防疫苗、荷爾蒙補充治療(更年期)、不育治療或胎兒生長情況正常的懷孕、近視/遠視/散光/老花。

You are required to provide Bupa with complete and accurate information requested in this questionnaire to the best of your knowledge and belief, including any and all medical information which are known or ought to be known by Bupa in any previous insurance application and medical claims.

你需要盡其所知所信，按本問卷中要求向保柏提供完整及準確的資料，包括在之前的任何保險申請和醫療索償中保柏已知或應該知道的任何及所有醫療資料。

Health Questionnaire - Section A 健康問卷 - 甲部

Height 身高 [#] _____ cm 厘米 OR 或 _____ feet 呎 _____ inches 吋
Weight 體重 [#] _____ kg 公斤 OR 或 _____ pounds(lbs) 磅
Do you (or proposed Member/Insured Person) smoke ³ or have you (or proposed Member/Insured Person) smoked ³ in the last one year [#] ? <input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否 你(或準會員/受保人)有否吸煙 ³ 或在過去一年內曾否吸煙 ^{3#} ?
³ For the purpose of this question, the meaning of "smoking" includes but is not limited to cigarettes, cigars, tobacco pipes, chewing tobacco and the use of nicotine replacement products (such as e-cigarettes).
³ 「吸煙」在此問題的含義包括但不限於香煙、雪茄、煙斗、嚼煙及使用尼古丁補充劑產品(例如電子煙)。
[#] Not required for proposed Member/Insured Person below 18 years old. 18歲以下之準會員/受保人無需填寫。

1. In the last 3 years, have you (or proposed Member/Insured Person) ever had or been advised to have any regular or ongoing (such as monthly, every 2 months, half-yearly, annually) follow-up consultations or medical care with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any disease or other medical condition? 在過去三年內，你(或準會員/受保人)是否曾經或被建議定期或持續(例如每月、每兩個月、每半年、每年)為任何疾病或健康狀況接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治或醫療護理?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
2. In the last 3 years, have you (or proposed Member/Insured Person) ever had or been advised to undergo investigations (such as blood or urine test, ECG, X-ray, ultrasound, CT scan, MRI, PET scan, HIV test, Hepatitis B test, Hepatitis C test)? 在過去三年內，你(或準會員/受保人)是否曾接受或曾被建議接受檢查(例如驗血、驗尿、心電圖、X光、超聲波、電腦掃描、磁力共振、正電子掃描、愛滋病測試、乙型肝炎測試、丙型肝炎測試)? If the answer is "Yes", do your (or proposed Member/Insured Person) investigation result(s) include the followings? 如果答案屬「是」，你(或準會員/受保人)的檢查結果是否包括下列情況?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(a) Abnormal test result is advised 檢驗結果異常	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(b) You (or proposed Member/Insured Person) are still awaiting test / test result 你(或準會員/受保人)正等候檢驗或檢驗結果	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
(c) Medical advice has been sought or treatment is required for the test result (such as liver cyst / brain cyst / joint degeneration or calcification / lung or breast or thyroid calcification discovered on imaging test, that may not require immediate treatment) 就檢驗結果已尋求醫療意見或需要接受治療(例如一些未必需要即時治療的情況如肝囊腫/腦囊腫/關節退化或鈣化/於成像檢測中發現肺部或乳房或甲狀腺出現鈣化)	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
3. In the last 5 years, have you (or proposed Member/Insured Person) been advised by your doctor to take any medications (such as to be taken daily / once per week / as needed as directed by doctor) for a continuous period of more than 1 month? 在過去五年內，你(或準會員/受保人)是否曾被醫生建議定期(例如按醫生指示每日/每週一次/有需要時)服用為期超過一個月的處方藥物?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
4. In the last 5 years, have you (or proposed Member/Insured Person) been admitted into a hospital? 在過去五年內，你(或準會員/受保人)是否曾入住醫院?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否
5. In the last 5 years, have you (or proposed Member/Insured Person) undergone a surgical procedure (including endoscopy or biopsy) without being admitted into a hospital? 在過去五年內，你(或準會員/受保人)是否曾在非住院情況下接受外科程序(包括內窺鏡檢查或活組織化驗)?	<input type="checkbox"/> Yes 是 <input type="checkbox"/> No 否

(P.T.O. 請轉下一頁)

6. Apart from anything you (or proposed Member/Insured Person) have already disclosed in Questions 1 -5, do you (or proposed Member/Insured Person) have any of the following conditions?
除了你(或準會員/受保人)在第1至5項問題中已披露的資料外,你(或準會員/受保人)是否有下列情況?
- (a) Unintentional weight loss by more than 5 kg (11 lbs) over past 1 year ☐ Yes是 ☐ No否
在過去一年內,體重無故地減少了5公斤(11磅)以上
- (b) Abnormal bleeding (such as vaginal bleeding, rectal bleeding, nose bleeding or coughing up of blood) for at least one month ☐ Yes是 ☐ No否
不正常出血(例如陰道出血、便血、流鼻血或咳血)至少一個月
- (c) Other medical conditions or other sign and symptom (such as lump, headache, persistent coughing, chest pain or epigastric pain) that you (or proposed Member/Insured Person) are seeking or intend to seek medical advice ☐ Yes是 ☐ No否
其他健康狀況或病徵及症狀(例如腫塊、頭痛、持續咳嗽、胸痛或上腹痛)而正在或打算尋求醫療意見
- (d) In the last 1 year, you (or proposed Member/Insured Person) had or have been required to have follow-up consultation with a healthcare professional (such as specialist doctor, physiotherapist, psychiatrist) for any medical condition or sign and symptom ☐ Yes是 ☐ No否
在過去一年內,你(或準會員/受保人)有任何健康狀況或病徵及症狀曾經接受或需要接受專業醫護人員(例如專科醫生、物理治療師、精神科醫生)的跟進診治

7. Have you (or proposed Member/Insured Person) ever been diagnosed with any of the following diseases or medical conditions?
你(或準會員/受保人)是否曾被確診下列疾病或健康狀況?
- (a) Cancer or carcinoma in situ 癌症或原位癌 ☐ Yes是 ☐ No否
- (b) Brain tumor 腦部腫瘤 ☐ Yes是 ☐ No否
- (c) Heart disease 心臟疾病 ☐ Yes是 ☐ No否
- (d) Stroke (including transient ischemic attack (TIA)) 中風(包括短暫性腦缺血, 俗稱「小中風」) ☐ Yes是 ☐ No否
- (e) Hypertension 高血壓 ☐ Yes是 ☐ No否
- (f) Diabetes mellitus or impaired glucose tolerance 糖尿病或葡萄糖耐量異常 ☐ Yes是 ☐ No否
- (g) Prolapsed intervertebral disc or degenerative spine conditions 椎間盤突出或脊椎退化性疾病 ☐ Yes是 ☐ No否
- (h) Diseases or medical conditions requiring a medical device or prosthesis to be implanted within the body 需要植入醫療儀器或義肢的疾病或健康狀況 ☐ Yes是 ☐ No否
- (i) Mental health conditions (such as depression, anxiety, schizophrenia, eating disorders, or bipolar disorders) 精神健康狀況(例如抑鬱、焦慮、精神分裂、飲食失調或躁狂抑鬱症) ☐ Yes是 ☐ No否
- (j) Multiple sclerosis 多發性硬化症 ☐ Yes是 ☐ No否
- (k) Congenital conditions (medical, physical or mental abnormalities that existed at the time of or before birth) 先天性疾病(指於出生時或之前已存在的醫學、生理或精神上的異常) ☐ Yes是 ☐ No否

For proposed insured children aged 6 or below only 適用於六歲或以下之準受保兒童

8. Was the proposed insured child born before 37th week of pregnancy? ☐ Yes是 ☐ No否
準受保兒童是否於懷孕第37週前出生?

Applicable for Supplementary Critical Illness Benefit only 只適用於危疾附加保障

If the Policy is issued after the Policy Effective Date, you are also required to notify Bupa immediately for any change or update on the Insured Person's health conditions before the Policy Issuance Date. 如保單在保單生效日之後簽發,有關受保人的健康狀況有任何改變或更新,你需要在保單簽發日之前立即通知保柏。

9. Have you (or the proposed Insured Person) ever been diagnosed with any of the following diseases or medical conditions? ☐ Yes是 ☐ No否
你(或準受保人)是否曾被確診下列疾病或健康狀況?
- Disorder of brain or nervous system, HIV related conditions, AIDS?
- 腦或神經系統疾病、人類免疫力缺乏病毒(HIV)有關的疾病、愛滋病?

10. Do you (or the Insured Person) have two or more natural parents or siblings with heart disease, stroke, diabetes, cancer before aged 50?
你(或受保人)曾否有兩個或以上親生父母或兄弟姐妹於50歲前患有心臟病、中風、糖尿病或癌症? ☐ Yes是 ☐ No否

11. Have you (or the Insured Person) ever been declined, postponed or accepted on modified terms for life, critical illness, medical health or accident insurance?
你(或受保人)是否曾被因投保任何人壽、危疾、醫療或意外保險時被拒絕,延遲或修改條款接納? ☐ Yes是 ☐ No否

Only applicable if opts for Extended Major Critical Illness Benefit 只適用於投保嚴重危疾延伸保障

12. Have you (or the Insured Person) ever been diagnosed with any of the following diseases or medical conditions? ☐ Yes是 ☐ No否
你(或受保人)是否曾被確診下列疾病或健康狀況?
- liver disease, kidney disease, lung disease (other than cold or flu), disorder of blood?
- 肝臟疾病、腎病、肺部疾病(傷風或感冒除外)、血液疾病?

13. Do you (or the Insured Person) have one or more natural parents or siblings with haemochromatosis, Huntington Disease (Huntington's Chorea), polycystic kidney disease or any other hereditary disease(s)? ☐ Yes是 ☐ No否
你(或受保人)曾否有一個或以上親生父母或兄弟姐妹患有鐵質沉著症、亨丁頓舞蹈症、多囊性腎病或任何其他遺傳病?

(P.T.O. 請轉下一頁)

Health Declaration and Questionnaire (Cont.) 健康聲明及問卷 (續)

Health Questionnaire – Section B 健康問卷 – 乙部

If you answer Yes to any of the questions 1-7, 9 and 12 in Section A above, please provide additional information as applicable below.

如果你就以上甲部第 1 至 7、9、12 項任何一項問題之答案為「是」者，請在以下適用的問題提供更多資料。

	Question No. 題號 _____ Medical condition 病症	Question No. 題號 _____ Medical condition 病症	Question No. 題號 _____ Medical condition 病症
1. Disease / medical condition / sign and symptom 疾病 / 健康狀況 / 病徵及症狀			
2. Date of first occurrence of sign and symptom 首次出現病徵及症狀的日期			
3a. Treatment / investigations / tests / scans that have been performed 已進行的治療 / 檢查 / 測試 / 掃描			
3b. Date of such treatment / investigation / tests / scan 有關治療 / 檢查 / 測試 / 掃描日期			
4. Present condition (such as whether fully recovered, follow up action / medication / next follow up date) 現況 (例如是否已完全康復、有否跟進 / 服用跟進藥物 / 下次覆診日期)			
5. Date of last follow-up medical consultation / treatment 最後覆診 / 治療日期			

Health Questionnaire – Section C 健康問卷 – 丙部

If you answer Yes to question 10 and 13 in Health Questionnaire – Section A, you have to provide the details of the medical conditions in Health Questionnaire – Section C below. 如果你就「健康問卷 - 甲部」問題 10 和 13 的回答為「是」，你須於下列「健康問卷 - 丙部」提供有關疾病之詳情。

	Medical condition 病症	Medical condition 病症	Medical condition 病症
a. Which family member(s)? 哪個親屬?			
b. Which disease? 哪個疾病?			
c. Onset age of the disease? 病發年齡?			

If you answer Yes to question 11 in Health Questionnaire – Section A, you have to provide the details of the medical conditions in Health Questionnaire – Section C below.

如果你就「健康問卷 - 甲部」問題 11 回答為「是」，你須於下列「健康問卷 - 丙部」提供有關疾病之詳情。

Reason(s) of being declined, postponed or accepted with modified terms for life, critical illness, medical health or accident insurance. 人壽、危疾、醫療或意外保險時被拒絕，延遲或修改條款接納的原因
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If you (or the Insured Person) have any medical reports or reports of investigations, please enclose them and put a tick in the box.
如你 (或受保人) 有任何醫療報告或醫療檢查報告，請隨此表格同時附上，並請於空格加「✓」號。

☐ With attachment
另有附頁

Declaration and Authorisation 聲明及授權

I declare that, to the best of my knowledge and belief, the statements contained in this Variation Form (“variation”) are true and complete.
本人聲明，就本人所知所信，本更改申請表上（「更改申請」）填報之一切資料，均屬實完整。

Coverage and Pre-existing Conditions 保障及已有病症

I declare that, to the best of my knowledge and belief the information provided in this Variation or in support of this Variation application (including to any Bupa appointed Medical Examiner) (“Information”) is true, accurate and complete. I agree to be bound by the terms and conditions of the Policy of this Plan after this Variation is approved. I understand that (1) all Information forms the basis and becomes a part of the Policy; (2) failure to provide Bupa with full, complete and accurate Information may result in Bupa having the right to treat the Policy as if it had not existed, or refusing to pay all or part of a claim; and (3) failure to provide full, complete and accurate Information in respect of the Insured Person may affect the cover for that Insured Person.

If I am making this Variation on behalf of the Insured Person under the Age of 18, all Information disclosed on behalf of the Insured Person has been verified by me as true and correct. I acknowledge that the knowledge of Insured Person is imputed to my knowledge.

I acknowledge that benefit is not payable under the Plan for any costs of treatment arising from any existing illnesses, injuries or other conditions which has been treated or diagnosed or manifested with signs and symptoms that should be reasonably aware before the Policy Effective Date of the Plan (or, if applicable, the date as referred in the Endorsement Letter if there is a plan level upgrade or addition of clinical benefit) unless complete details are fully disclosed in this Variation and accepted by Bupa.

I understand that I am required to notify Bupa immediately if the health condition of the Insured Person has changed at any time after the submission of this Variation and before the effective date of Variation.

In the event the pre-existing medical conditions have been disclosed in the Application and accepted by Bupa, Bupa may apply a Premium Loading (applicable to Bupa Hero and MyFlexi VHS Plan) and/or Subscription Loading (applicable to Supplementary Critical Illness Benefit for Bupa Hero VHS Plan (Deluxe and Advance Plans)) to cover that specific condition(s) and the percentage of Premium Loading and/or Subscription Loading shall be notified to me in writing. Bupa may apply Case-based Exclusion(s) (applicable to Bupa Hero and MyFlexi VHS Plan) and/or excluded conditions (applicable to Supplementary Critical Illness Benefit for Bupa Hero VHS Plan (Deluxe and Advance Plans)) due to a pre-existing condition or any other factor that may affect the insurability of the proposed Insured Person.

I acknowledge that the Policy shall be renewed automatically on a yearly basis unless it is not renewed by giving notice to Bupa or according to the terms of the Policy. I further authorise Bupa to deduct the premium payments from my designated bank account / credit card (where applicable) upon renewal. If I want to cancel the Policy in future, I will need to inform Bupa in writing at least 30 days before the renewal date.

I acknowledge that Bupa may terminate the cover for the Insured Person with immediate effect if the law of the country in which the Insured Person is located, or the Insured Person's Place of Residence or nationality, including but not limited to USA and Japan, or any other law which applies to Bupa or the Policy, prohibits the provision of healthcare cover by Bupa to local nationals, residents or citizens. I further declare that the Insured Person is not US permanent residents. I understand that I am obliged to immediately notify Bupa in writing if the Insured Person becomes a permanent resident of USA during the Policy Year. For the above purpose, 'permanent resident' shall mean a person residing in a country who is a citizen of or who is permitted under applicable laws to live and work, on a permanent basis, in that country.

本人聲明，就本人所知所信，本更改申請表上（包括向任何保柏委託的醫護人士）提供或予以支持有關申請的一切資料（「資料」），均屬真實、準確及完整。於此更改申請獲接納後，本人同意遵守計劃保單之各條款及細則。本人明白(1)所有資料將成為簽發保單的基礎並成為保單一部分；(2)如未有向保柏提供真實、準確及完整的資料，保柏有權將本人的保單視為不存在或拒絕支付全部或部分的索償；及(3)如未有為受保人提供真實、準確及完整的資料，將會影響該受保人之保障。

如本人代表年齡未滿18歲的受保人提出此更改申請，所有代表受保人透露的所有資料已經本人核實為真實及正確。本人確認受保人所知之事被視為本人所知之事。

本人確認凡在保單生效日(或因計劃提升或新增自選保障的批注信件中列明之日期，如適用)前因已接受治療或被確診或已察覺或理應察覺病徵或症狀的已有病症、損傷或其他病況而引致之醫療費用，除非本人在本更改申請內已詳細列出並獲得保柏接納，有關費用一律不予賠償。本人明白如在提交本更改申請後和更改申請生效日之前的任何時間，受保人的健康狀況有任何改變，本人需要立即通知保柏。

如已有病症已於申請表內披露並獲保柏接納承保，保柏會徵收附加保費(適用於保柏非凡及靈活配自願醫保計劃)及/或附加保費(適用於保柏非凡自願醫保計劃(尊尚及智選系列)的危疾附加保障)以保障有關個別病況，將徵收的附加保費率及/或附加保費率將會以書面通知本人。保柏亦可按已有病症或任何其他影響準受保人可保性的因素而加設的個別不保項目(適用於保柏非凡及靈活配自願醫保計劃)及/或不受保項目(適用於保柏非凡自願醫保計劃(尊尚及智選系列)的危疾附加保障)。

本人明白除非收到本人給予保柏的通知不再續保或因根據保單條款規定，否則保單將會每年自動續保。本人並授權保柏在續保時於本人指定的銀行賬戶/信用卡(如適用)扣取保費。如本人將來想取消保單，須於續保日30天前以書面通知保柏。

本人確認如受保人的所在國家或其居住地或國籍所屬國家的法律(包括但不限於美國和日本)或任何其他對保柏或本保單適用的法律禁止保柏向當地國民、居民或公民提供醫療保障，保柏可終止相關受保人的保障並立即生效。本人此外聲明受保人並非美國永久居民。本人明白如受保人於保單年度期間成為美國永久居民，本人有責任立即以書面通知保柏。「永久居民」指居於某國家並且身為該國公民或根據適用法律獲許在該國永久性居留及工作的人士。

Additional Declaration applicable to addition of Supplementary Critical illness Benefit (Applicable to Bupa Hero Deluxe and Advance Plans) 申請危疾附加保障所適用的額外聲明 (適用於保柏非凡尊尚及智選系列)

I hereby declare and agree on behalf of myself / the Insured Person in this variation application that

本人謹代表本人/ 此更改申請的受保人在此聲明及同意

- (a) any misrepresentation or non-disclosure of smoking history will render the Contract for Supplementary Critical Illness Benefit void, whether the claim is pertaining to smoking or not; 任何吸煙史的失實陳述，無論索償是否與之相關，均會導致危疾附加保障的合約無效；
- (b) the Insured Person has resided in Hong Kong for more than 183 days in the past 12 months; 受保人在過去12個月中在香港居住超過183天；
- (c) Bupa will not pay any Benefit if the Insured Person has any signs or symptoms, receives treatment, medication or investigation for or is diagnosed with, any Critical Illnesses within the ninety (90) days' waiting period immediately following the Critical Illness Benefit Coverage Commencement Date, date of last reinstatement or the commencement date of this Contract after upgrade (if applicable), whichever is the later. For circumstances which may require a prolonged underwriting time before the issuance of the Contract, the above ninety (90) days waiting period may be superseded and counted from the issue date as set out in an endorsement. No waiting period is applied if the Critical Illness is caused by an Accident; and 於危疾保障開始日、合約最後復效日或於保障提升之合約開始日(如適用)(以較後者為準)九十(90)日的等候期內，就準受保人出現病徵、接受治療、藥物治療或檢查、或確診的任何疾病，保柏將不會支付任何保障。在合約簽發之前可能需要較長時間進行核保的情況下，上述九十(90)日等候期會由背書中註明的簽發日起計及取代。等候期不適用於因意外引致的危疾；及
- (d) if the Policy is issued after the Policy Effective Date, I am also required to notify Bupa immediately for any change or update on the Insured Person's health conditions before the Policy Issuance Date. 如保單在保單生效日之後簽發，有關受保人的健康狀況有任何改變或更新，本人需要在保單簽發日之前立即通知保柏。

Policy and Eligibility for Tax Deduction 保單及稅務扣減的資格

I acknowledge that the premium paid under this Plan shall not be automatically entitled to tax deduction even this Variation is approved by Bupa. I understand that I am required to fulfil the conditions and assessment criteria imposed by the Inland Revenue Department and any applicable laws (which may amend from time to time), which include but not limited to allowable relationship for dependant, age/disability/full-time education requirement, date and amount of qualifying premium paid, in order to enjoy any tax deduction. Policies purchased for grandchild, domestic partner (i.e. civil partner, or the person with whom the Policy Holder lives in a continuous, committed, exclusive relationship during which period neither the Policy Holder or that person were or are married to or partnered with any other person) and domestic partner's child/parents are not eligible for tax deductions. 本人明白即使此更改申請已獲保柏接納，本計劃下已繳付的保費並不會自動享有稅務扣減。本人明白本人須符合稅務局及任何適用的法律（可不時修改）所規定的條件及評估標準方可享有稅務扣減，包括但不限於認可的受供養人、年齡/殘疾/全日制學生資格，以及支付合資格保費的金額及日期。

本人為孫子女、同居伴侶（同居伴侶指民事結合的伴侶或與保單持有人共同生活，並保持持續、忠誠以及唯一的關係的人士，而期間保單持有人或該人士並沒有和其他人士成婚或結合）和同居伴侶的子女/父母所購買的保單並不符合稅務扣減的資格。

I have read and understood the Personal Information Collection Statement included in this Variation Form. If applicable, I have also brought the Personal Information Collection Statement to the attention of the Insured Person (or the guardian if applicable) and confirm the understanding and agreement to it.

本人已閱讀明白本更改申請表所述的「個人資料收集聲明」。如適用，本人亦已促使受保人(或其監護人，如適用)留意「個人資料收集聲明」並確認明白及同意有關內容。

I, as the Policy Holder, understand that I declare and sign on behalf of the Insured Person listed in this Variation Form under this Plan who is under the Age of 18. 本人作為保單持有人，明白本人代表此更改申請表內列出之18歲以下受保人作出聲明及簽署。

Applicable to Application through authorised insurance broker 適用於透過獲授權保險經紀進行之申請

I / We understand, acknowledge and agree that, as a result of me / us purchasing and taking up the Contract / Policy to be issued by Bupa, Bupa will pay the authorised insurance broker commission during the continuance of the Contract / Policy including renewals, for arranging the said Contract / Policy. I / We further understand that the above agreement is necessary for Bupa to proceed with the Application.

本人/我們明白、確知及同意，保柏會就本人/我們購買及接受其簽發的合約/保單，於合約/保單有效期內（包括續保期）向負責安排有關合約/保單的獲授權保險經紀支付佣金。本人/我們亦明白保柏必須取得本人/我們以上的同意，才可以處理其保險申請。

I have read and understood the Personal Information Collection Statement included in this Variation Form. If applicable, I have also brought the Personal Information Collection Statement to the attention of the Insured Person (or the guardian if applicable) and confirm the understanding and agreement to it.

本人已閱並明白本更改申請表所述的「個人資料收集聲明」。如適用，本人亦已促使受保人（或其監護人，如適用）留意「個人資料收集聲明」並確認明白及同意有關內容。

I, as the Subscriber (Policy Holder), understand that I declare and sign on behalf of the dependant(s) listed in this Application under this Scheme who is / are under the age of 18.

本人作為投保人(保單持有人)，明白本人代表此計劃申請表內列出之18歲以下受供養人作出聲明及簽署。

I understand that no cover will be payable under the Contract / Policy unless and until all required documents are submitted and processed, this application is approved and the subscription / premium is received by Bupa.

本人明白除非及直至此申請所需的文件已經交妥及處理，並且此申請已獲保柏接納及保柏已經收到所有保費後，此合約/保單下的保障方能生效。

<div>Policy Holder's Signature 保單持有人簽署</div> <div>X</div> <div>(Full Name 姓名))</div>	<div>Sign date 簽署日期</div> <div><div>DD 日</div><div>MM 月</div><div>YYYY 年</div></div>	<div>Insured Person's Signature (Aged 18 or above) 受保人簽署(18歲或以上)</div> <div>X</div> <div>(Full Name 姓名))</div>	<div>Sign date 簽署日期</div> <div><div>DD 日</div><div>MM 月</div><div>YYYY 年</div></div>
<div>Agent's / Broker's / Telesales' Name (If applicable and must be completed by the Policy Holder) 代理人 / 經紀 / 營業代表姓名 (如適用及必須由保單持有人填寫)</div>		<div>Agent's / Broker's / Telesales' Contact Tel No. 代理人 / 經紀 / 營業代表聯絡電話號碼</div>	
<div>Agent's / Broker's / Telesales' Code 代理人 / 經紀 / 營業代表編號</div>		<div>Agent's / Broker's / Telesales' Email Address 代理人 / 經紀 / 營業代表電郵地址</div>	

Bupa (Asia) Limited
Privacy Notice relating to the Personal Data (Privacy) Ordinance (the “Ordinance”)

1. Introduction

- 1.1. Bupa (Asia) Limited (“Company”, “we” or “us”) is committed to protecting your privacy and security of your personal information. This Notice is provided to you in connection with your dealings and provision of data or information to the Company. This Notice is prepared in accordance with the Ordinance and also operates as the Personal Information Collection Statement which we will provide, or make available, to you on or before the collection of your personal information by the Company.
- 1.2. This Notice is intended to ensure that you can make informed decisions about providing your personal information to Company in accordance with this Notice. Please be aware that this Notice replaces any notice or statement of similar nature that may have been provided to you previously. When you click on “I Agree” or select any options with similar content, or log in, confirm, agree to, use or accept this Notice we provide via registration procedure or any other way, you consent to your personal information being collected, stored, used, processed, transferred, disclosed or shared in accordance with this Notice.
- 1.3. For the purposes of this Notice, “Group Company” means the Company and its holding companies, branches, subsidiaries, representative offices and affiliates, wherever situated, and any one of them. Affiliates include branches, subsidiaries, representative offices and affiliates of the Company’s holding companies, wherever situated (collectively, the “Group”).
- 1.4. If you provide us with the personal information about other individuals, you must tell those individuals that you have provided us with their details and let them know where they can find a copy of this Notice.

2. Personal Information We Collect

- 2.1. From time to time, it is necessary for you, or other members/ insured persons covered under your policy (each a “Member”), to supply the Company with certain personal information (including where relevant, credit information and claims history) relating to you, or the Member, when you apply for insurance or financial products and services from the Company, or when you apply to make changes to your policy, or when you renew a policy.
- 2.2. During the course of your relationship with the Company, further personal information relating to you, or the Member, may also be collected in the ordinary course of our business, for example, when you lodge insurance claims with the Company in relation to yourself or the Member.
- 2.3. Failure to supply personal information requested by the Company may result in the Company being unable to process your application, request for information or services, enquiries and/or provide services or products to you, or the Member.**
- 2.4. The personal information we collect and/or hold from time to time may include your personal identification information, contact information, transaction records, financial background, medical and health records, biometric data and your location and activities when you access or browse our website(s) or use our mobile application(s) or portal(s) (including any diagnostic or health-monitoring tools thereon and the Bluetooth and/or wearable device that are used to collect data for the purposes of such tools).
- 2.5. We will always try to collect your personal information from you through the course of your relationship with us and in a range of ways. However, there may be instances where we will need to collect your personal information from third parties or sources in certain circumstances, such as a family member or someone else acting on your behalf, your employers, medical personnel, business/asset acquisition transactions of the Company, business partners, or public databases.
- 2.6. If you are under the age of 18, you should obtain consent from your parent or guardian before you provide the Company with your personal information.
- 2.7. Storage of personal information may be in various forms including, physical (paper) form, digital customer systems or applications, data management software or systems in the usual course of business practices, depending on your engagement with the Company.

3. Purposes of Collection

- 3.1. Your personal information collected may be used, stored, processed, transferred, disclosed or shared by the Company for the following purposes from time to time:
 - (a). processing, assessing and determining any applications for insurance products and services;
 - (b). offering and providing products and services to you, or the Member, and processing requests made by you, or the Member, from time to time, including but not limited to requests for addition, alteration, deletion, maintenance, management and operation of insurance benefits or insured Members;
 - (c). registering you, or the Member, as a user or a member of services or information provided or to be provided by us on the website(s), mobile application(s) or portal(s) managed and/or operated by us;
 - (d). coordinating your care, or the Members’, within Group Companies to achieve better health management outcomes;
 - (e). any purposes in connection with any claims made by or against or otherwise involving you, or the Member, in respect of any products and/or services provided by the Company including, without limitation, making, defending, analysing, investigating, detecting and preventing fraud (whether or not relating to the policy issued in respect of any application or claim) processing, assessing, determining, settling or responding to such claims;
 - (f). performing any functions and activities related to the products and/or services provided by the Company including, without limitation, audit, reporting, market research, general servicing, maintenance of online and other services, identity verification, data matching, research, data analytics, statistical analysis, and reinsurance arrangements;
 - (g). providing you with personalised health information and information about our services or products, and personalised website, mobile application or portal interface;
 - (h). providing you with appropriate health, insurance administration, wellness or other related services (including, without limitation, e-ticketing, appointment booking and clinic / medical professional search and service and product redemption functions on the website(s), mobile application(s) or portal(s)) managed and/or operated by us) or products;
 - (i). communicating with you regarding the administration, features and renewal of the insurance policy that you subscribe to;
 - (j). operating, maintaining, evaluating, improving, troubleshooting problems, and understanding your preference(s) with our website(s), mobile application(s) or portal(s);
 - (k). provision and design of products and services of the Company;
 - (l). exercising the Company’s rights in connection with provision of any products and services to you, or the Member, from time to time, for example, to determine any amount of indebtedness from you, and collecting and recovering owing from you or any person who has provided any security or undertaking for your liabilities;
 - (m). communication with you or the Member (or with you on behalf of the Member) in relation to any of the purposes set out in this Notice;
 - (n). with your consent, marketing services, products and other subjects by us, any member and/or brand of the Group Companies (such as Horizon Health and Care Limited and/or Quality HealthCare Group, our affiliates) and/or other third parties (please see further details in paragraph 5 below);
 - (o). managing our relationship with you, our business and organisations who work with us in relation to providing our products or services to you, or the Member (including, with limitation, futures changes to this Notice);
 - (p). enabling an actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company’s rights or business to evaluate the transaction intended to be the subject of the assignment, transfer, participation or sub-participation;
 - (q). making disclosure to satisfy the requirements of any laws, rules and regulations, codes of practice, guidance notes or guidelines binding on the Company; and
 - (r). fulfilling any other purposes directly related to (a) to (q) above.

4. Transfer of Personal Information

- 4.1. Personal information collected or held by the Company relating to you, or the Member, will be kept confidential but the Company may transfer such personal information inside or outside the Hong Kong Special Administrative Region of the People’s Republic of China, for the purposes specified in paragraph 3 to the following classes of transferees:
 - (a). any member and/or brand of the Group Companies;
 - (b). any insurance adjusters, agents and brokers;
 - (c). any re-insurance companies authorised by the Company;
 - (d). employers (for members of corporate policy only);
 - (e). healthcare professionals and hospitals;
 - (f). any third parties engaged in connection with a member of the Group Company’s business who provides medical, health, insurance, wellness or other related services or products;
 - (g). any agent, contractor or third party service providers who provide administrative, telecommunications, computer, payment, data processing, storage of analytics, printing, research, advertising, distribution or other services to the Company in connection with the operation of business, (including without limitation insurers; banks; lawyers; accountants; claims investigators; fraud prevention organisations; other insurance companies (whether directly or through fraud prevention organisations or other persons named in this paragraph); organisations that consolidate claims and underwriting information for the insurance industry; the police and databases or registers (and their operators) used by the insurance industry to analyse and check information provided against existing information; debt collection agencies; data processing companies; research agencies and professional advisors);
 - (h). with your consent, third parties (within or outside the Group Companies) in relation to direct marketing (please see further details in paragraph 5 below);
 - (i). third party reward, loyalty, co-branding and privileges programme providers and co-branding partners of a member of the Group Companies;
 - (j). financial institutions engaged by the Company or you for billing and payment purposes;
 - (k). any actual or proposed assignee, transferee, participant or sub-participant of all or a substantial part of the Company’s rights or business; and
 - (l). any person to whom the Company is under an obligation to make disclosure under the requirements of any law, rules, regulations, codes of practice or guidelines binding on the Company including, without limitation, any applicable regulators, governmental bodies, industry recognised bodies, credit reference agencies, the Courts, and where otherwise required by law.
- 4.2. We will only disclose personal information limited to that which is necessary to the above parties for the relevant purposes, who may process (including, without limitation, by recording, organising, structuring, storing, adapting, altering, retrieving, using, aligning, combining or erasing) your personal information for the relevant purposes set out in paragraph 3 above.
- 4.3. In the event that we complete the acquisition of a new business or brand, we shall communicate with you through the communication channels you provided to us, and any personal information shall be treated in accordance with this Notice if it is practicable and permissible to do so.

5. Use of Personal Information in Direct Marketing

- 5.1. Only with your consent (which includes an indication of no objection), the Company, any member and/or brand of the Group Companies and/or the third parties stated under paragraphs 3.1 (n) and 5.2 (b) to (e) may use your personal information collected from time to time to provide you with marketing communications (including by email, SMS, mobile application, social media, instant messenger or other means that become available from time to time) relating to the following products and services:
 - (a). insurance, medical, dental, healthcare, wellness, personal development, beauty, sporting activities and membership, lifestyle, entertainment, financial, and related services and products;
 - (b). rewards, benefits, discounts, member activities, loyalty or privileges programmes and related services and products;
 - (c). services and products offered by the Company’s co-branding partners; and
 - (d). donations and contributions for charitable and/or non-profit making purposes.
- 5.2. The above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Company and/or:
 - (a). any member and/or brand of the Group Companies;
 - (b). third party service providers;
 - (c). third party reward, loyalty, co-branding or privileges programme providers;
 - (d). co-branding partners of a member of the Group Companies; and
 - (e). charitable or non-profit making organisations.

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- 5.3. We may not use your personal information for direct marketing purposes unless we have received your consent. For the avoidance of doubt, the latest instruction (for example, consent or indication of no objection, or request for opt-out) received from you shall override any previous instruction given to the Company in this regard in relation to all of your personal information collected or held by the Company from time to time.
- 5.4. If you choose to personalise your services where such options are available, we will use personal information that we collect so that we can offer you those personalised services or communications. If you do not wish to accept those personalised services or communications, you can unsubscribe from those services at any time and we will cease to offer such services to you.
- 5.5. For the avoidance of doubt, whether or not you consent to receive marketing communications of the type described in this paragraph 5, the Company may still communicate with you regarding the administration, features and renewal of your insurance policy.
- 6. Security and Retention**
 - 6.1. The Company retains your personal information for as long as necessary for the purposes set out in this Notice, or otherwise agreed between you and us, unless otherwise required or permitted under applicable law.
 - 6.2. Where the Company no longer requires your personal information for the purposes under this Notice, or otherwise required under law, we will take appropriate steps to securely delete or destroy your personal information.
 - 6.3. We will take reasonable steps to securely store your personal information. This includes implementing a range of digital and physical security measures. In addition, we will restrict access to your personal information to those properly authorised to have access.
 - 6.4. When you use our sites, we and third-party companies collect information by using cookies and other technologies such as pixel tags (for simplicity we refer to all such technologies as "cookies"). The updated version of the Cookies Policy is available for download from our website: www.bupa.com.hk and is available upon request.
 - 6.5. Our websites, mobile applications or portals may provide the links to other external websites over which we do not have control. You are advised to refer to the privacy policies of these websites for more information.
- 7. Data Access and Correction**
 - 7.1. Under and in accordance with the terms of the Ordinance, you have the following rights to:
 - (a). check whether the Company holds personal information relating to you or the Member and to access such personal information;
 - (b). require the Company to correct any personal information relating to you or the Member which is inaccurate;
 - (c). ascertain our policies and practices in relation to personal data and to be informed of the kind of personal data held by the Company;
 - (d). request the Company to cease using your personal information for direct marketing purposes; and
 - (e). change your preference in respect of our use of your personal information.
 - 7.2. Requests can be made in writing to the Company's Data Protection Officer at the following address:
Data Privacy Officer/ Customer Service Manager
6/F, Tower 2, The Quayside, 77 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong
Or, by email:
customer care@bupa.com.hk
8. In accordance with the terms of the Ordinance, the Company has the right to charge a reasonable fee for the processing of any personal information access or correction request.
9. For any enquiries about this Notice, please do not hesitate to contact our Customer Care helpdesk at 2517 5333.
10. Nothing in this Notice shall limit the rights of customers under the Ordinance.
11. In case of discrepancies between the English and Chinese versions of this Notice, the English version shall prevail. This Notice may be amended by the Company from time to time.

保柏（亞洲）有限公司有關個人資料（私隱）條例（「條例」）之私隱通知

1. 簡介

- 1.1. 保柏（亞洲）有限公司（「本公司」或「我們」）致力保障您的個人資料的私隱及安全。本私隱通知是就您與我們進行交易及提供資料或資訊而向您提供的。本私隱通知按照條例所編製和作為收集個人資料聲明，我們將在收集您的個人資料時或之前向您提供或可供查閱。
- 1.2. 本私隱通知旨在確保您能夠根據本私隱通知，就向我們提供您的個人資料時作出知情的決定。請注意，本私隱通知將取代之前可能已提供給您的任何類似性質的私隱通知或私隱通知。當您點擊「同意」或選擇任何類似內容的選項，或登錄、確認、同意、使用或接受我們通過登記程序或其他任何方式提供的本私隱通知時，即表示您同意您的個人資料根據本私隱通知收集、存儲、使用、處理、傳輸、披露或分享。
- 1.3. 就本私隱通知而言，「集團公司」是指本公司及其母公司、分行、子公司、代表處及關聯公司，無論其位於何處，以及其中的任何一家。關聯公司包括母公司的分行、子公司、代表處及關聯公司，無論其位於何處（統稱為「本集團」）。
- 1.4. 如果您向我們提供其他人的個人資料，您必須通知並告知他們本私隱通知。

2. 我們收集的個人資料

- 2.1. 在您或受保於您保單的其他會員/受保人（每位「會員」）向本公司申請保險或金融產品及服務，或當您更改保單或續保時，必須不時向本公司提供您或會員的個人資料（包括信用資料和以往申索紀錄，如適用）。
- 2.2. 本公司亦可能會在日常業務運作的過程中向您或會員收集更多個人資料，例如當您為您或代會員向本公司提出保險索償時。
- 2.3. **如您未能提供本公司所要求的個人資料，本公司可能無法處理您的申請及/或向您或會員提供保險產品、服務或其他相關服務。**
- 2.4. 我們不時收集及/或持有的個人資料可能包括您的個人身份證明資料、聯絡資料、交易記錄、財務背景、醫療及健康記錄、生物辨識資料及您在訪問或瀏覽我們的網站或使用我們的流動應用程式或門戶平台時的位置及活動（包括其上的任何診斷或健康監測工具及此類工具用於收集數據的藍牙及/或可穿戴設備）。
- 2.5. 在您與我們的互動關係過程中，我們可通過多種方式從您那裡收集您的個人資料。但是，在某些情況下，我們可能需要從第三方或來源收集您的個人資料，例如代表您的家庭成員或其他人、您的雇主、醫務人員、本公司的業務/資產收購交易、業務合作夥伴或公共數據庫。
- 2.6. 如您未滿18歲，您向本公司提供您的個人資料前，應徵得您父母或監護人的同意。
- 2.7. 根據您與我們的互動關係，個人資料的存儲可以採用不同形式，包括實體（紙張）形式、數碼化客戶系統或應用程式、日常業務實踐過程中的數據管理軟件或系統等。

3. 收集個人資料之目的

- 3.1. 本公司將就以以下目的不時使用、儲存、處理、轉移、公開或分享您的個人資料：
 - (a). 處理、評估、決定任何保險產品及服務之申請；
 - (b). 為您或會員提供保險產品及服務及處理您或會員不時提出的要求，包括但不限於要求增加、更改、刪除、維持及管理保障項目或受保會員；
 - (c). 登記您成為由我們管理及/或營運之網站、流動應用程式或門戶平台的用戶或其所提供或將提供的資訊或服務的會員；
 - (d). 在本集團公司旗下協調您或會員的護理，實現更好的健康管理結果；
 - (e). 任何有關您或會員對本公司所提供之保險產品及服務提出之索償，包括但不限於賠償、辯護、分析、調查、偵測及防止欺詐行為（無論是否與就此申請而簽發之保單及相關的任何申請或索償）、處理、評估、決定、解決或回應該等索償；
 - (f). 執行與本公司提供的服務或產品有關的任何功能及活動，包括但不限於審計、匯報、市場研究、一般服務、在線及其他服務的維護、身份核實、資料核對、研究、數據分析、統計分析及再保險之安排；
 - (g). 向您提供個人化的健康資訊及有關我們的產品或服務的資訊，及個人化的網站、流動應用程式或門戶平台介面；
 - (h). 向您提供適合的健康、保險管理、保健或其他相關服務（包括但不限於電子業務、預約及診所/醫療專業人員搜索，以及我們管理及/或營運之網站、流動應用程式或門戶平台上的服務及產品兌換功能）或產品；
 - (i). 就您的保險產品計劃的管理、保障及續保事項與您溝通；
 - (j). 就我們的網站、流動應用程式或門戶平台進行營運、維護、評估、改善、問題排解，以及瞭解您的偏好；
 - (k). 提供及設計本公司的產品及服務；
 - (l). 行使本公司向您或會員提供保險和服務時有關的權利，例如釐定您拖欠的任何款項的金額，及向您或任何已為您的債務提供任何擔保或承諾的人士，追收和收回拖欠的任何款項；
 - (m). 就本私隱通知中所述的任何用途與您或會員（或與代表會員的您）聯絡；
 - (n). 在您同意的情況下促銷我們、任何集團公司成員及/或旗下品牌（例如我們的關聯公司 - Horizon Health & Care Limited 及/或卓健集團）及/或第三方的服務、產品及其他主題（詳情請參閱下文第5段）；
 - (o). 管理我們與您、我們的業務及與我們合作向您或會員提供產品或服務的組織之關係（包括但不限於通知本私隱通知的未來變更）；
 - (p). 允許本公司全部或部分權益或業務的實際或建議承讓人、受讓人、參與人或次參與人，就涉及的轉讓、出讓、參與或次參與的交易進行評估；
 - (q). 為遵守任何法例之要求，或根據監管或其他機關所發出對本公司具有約束力或要求其遵守的規則、規例、實務守則、須知或指引，而作出披露；及
 - (r). 達到與上述 (a) 至 (q) 直接有關的其他目的。

4. 個人資料的轉移

- 4.1. 本公司所收集或持有與您或會員有關的個人資料將會保密，但本公司可在中華人民共和國香港特別行政區境內或境外，為上文第3段規定的目的，將這些個人資料轉移予下列類別的承轉人：
 - (a). 本公司的集團公司成員及旗下品牌；
 - (b). 任何由本公司授權的保險理算人、代理及經紀；
 - (c). 任何由本公司授權的再保險公司；
 - (d). 僱主（只適用於團體保單之會員）；
 - (e). 醫護專業人員及醫院；
 - (f). 任何就集團公司的業務被聘用提供醫療、健康、保險、保健或其他相關服務或產品的第三方；
 - (g). 任何代理人、承辦人或其他就本公司之業務運作，向本公司提供行政、電訊、電腦、付款、資料處理、數據儲存及分析、印刷、廣告、研究、分銷或其他服務的第三方服務供應商（包括但不限於保險公司、銀行、理財顧問、律師、會計師、理賠調查員、防欺詐組織、其他保險公司（無論是直接地，或是通過過防欺詐組織或本段中指名的其他人士）、為保險業界整合申索及承保資料之組織、警察、供保險業界用作分析及核對所提供的資料與既有資料的資料庫及登記冊（及其運營者）、收數公司、資料處理公司、研究服務機構及專業顧問）；
 - (h). 在您的同意下，任何參與直接促銷的第三方（無論在集團公司內或外）（詳情請參閱下文第5段）；
 - (i). 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商，及集團公司成員；
 - (j). 本公司或您為處理帳單及付款之目的而聘用的金融機構；
 - (k). 任何本公司全部或重要部分權益或業務的任何實際或建議承讓人、受讓人、參與人或附屬參與人；及
 - (l). 為遵守任何對本公司有約束力的法律、規則、規例、實務守則、指引資料或指引而有義務向其作出披露的任何人士，包括但不限於任何適用的監管機構、政府部門、受認證的行業組織、法院或其他法律規定的機構。
- 4.2. 我們只會向上述各方披露僅限於該相關目的必需的個人資料，他們可按上文第3段所述的相關目的處理（包括但不限於記錄、組織、構建、儲存、調整、修改、檢索、使用、達到一致、合併或刪除）您的個人資料。
- 4.3. 假若我們完成收購新公司或品牌的業務，我們會透過您提供給我們的通訊渠道向您溝通，而任何我們在得到您同意下獲取的個人資料將會在可行或許可的情況下跟據本私隱通知被處理。

5. 在直接促銷中使用個人資料

- 5.1. 只有在您的同意下(包括不反對的表示)，本公司、任何集團公司成員、旗下品牌及/或第3.1 (n) 項及第5.2 (b) 至 (e) 項所述的第三方可使用时不時向您收集的個人資料，為您提供與下列服務或產品有關的促銷信息（包括通過電郵、短訊、流動應用程式通知、社交媒體、即時通訊工具、或其他隨時可用的聯絡方法）：
 - (a). 保險、醫療、牙科、康健、健康、個人發展、美容、體育運動及會員服務、生活時尚、娛樂、金融及相關服務及產品；
 - (b). 獎賞、權益、折扣、會員活動、會員忠誠或優惠計劃及其相關的服務及產品；
 - (c). 本公司的品牌合作夥伴提供的服務及產品；及
 - (d). 為慈善及/或非牟利用途的捐款及捐贈。
- 5.2. 上述服務、產品及主題可能由本公司及/或下列人士提供或（在捐款及捐贈的情況下）徵集：
 - (a). 任何集團公司成員及/或旗下品牌；
 - (b). 第三方服務供應商；
 - (c). 獎賞、會員忠誠、品牌合作或優惠計劃之第三方供應商；
 - (d). 集團公司成員的品牌合作夥伴；及
 - (e). 慈善或非牟利機構。
- 5.3. 除非我們已取得您的同意，否則本公司不可以使用您的個人資料作直接促銷用途。為免生疑問，就本公司不時收集或持有的所有您的個人資料，本公司將會以從您收到的最新指示（例如同意或表示不反對的指示，或提出反對要求）為準。
- 5.4. 如果您有提供服務個人化的選項時，而您選擇將您的服務個人化，我們將使用向您收集的個人資料為您提供該些個人化的服務或通訊。如果您不希望接受這些個人化的服務或通訊，您可以隨時取消訂閱這些服務，我們將停止向您提供這些服務。
- 5.5. 為避免有疑慮，不論您是否同意接收以上第五段所述的市場推廣資訊類別，本公司仍然可能就您保單相關的行政、保障及續保事宜與您聯絡。

6. 個人資料的安全及保留

- 6.1. 除非相關法律另有要求或批准，本公司會保留您的個人資料至達到本私隱通知所列所需的目的為止，或根據您與我們的另行協議保留您的個人資料。
- 6.2. 如果本公司不再需要您的個人資料以用於本私隱通知規定的目的，或法律規定的其他目的，我們將採取適當的步驟，安全地刪除或銷毀您的個人資料。
- 6.3. 本公司會採取合理措施安全存儲您的個人資料。這包括實施一系列安全措施。此外，我們將會對您的個人資料的訪問權限，限制為獲得適當授權的人員。
- 6.4. 當您瀏覽我們的網站時，我們和我們合作的第三方公司通過使用 cookies 和其他技術（如像素標籤 - pixel tag）收集信息（為簡單起見，我們將所有此類技術稱為“cookies”）。Cookies 政策的更新版本可從我們的網站 www.bupa.com.hk 下載，並可應要求提供。
- 6.5. 我們的網站、流動應用程式或門戶平台介面可能載有第三方網站的連結，我們對該等其他網站並無控制權。我們建議細閱該等網站的私隱聲明。

7. 查閱及更改個人資料

- 7.1. 根據有關條例中的條款，您有權：
 - (a). 查詢本公司是否持有與您或會員相關的個人資料，並查閱該等資料；
 - (b). 要求本公司更正任何有關您或會員的不準確的個人資料；
 - (c). 查明本公司對於個人資料的政策及處理方法及獲告知本公司持有的個人資料類別；
 - (d). 要求本公司停止將您的個人資料作直接市場推廣用途；及
 - (e). 更改您對我們使用您的個人資料的偏好。
- 7.2. 如您需行使上述權利，請以書面形式將您的要求：
郵寄：香港九龍觀塘海濱道77號海濱匯第2座6樓
保柏（亞洲）有限公司
保障資料主任/客戶服務經理
或電郵：
customer-care@bupa.com.hk
8. 根據有關條例之條款，本公司有權就處理您的查閱或更改的資料要求收取合理費用。
9. 如閣下對本聲明有任何查詢，請隨時致電本公司的客戶服務專線2517 5333。
10. 本私隱通知不會限制您在條例下所享有的權利。
11. 如本私隱通知的英文版本與中文版本存有差異時，將以英文版本為準。本私隱通知會被本公司不時修訂。