

## Promotional offer for all Australian residents: 8 weeks free (21 March 2023 - 23 April 2024)

### Terms and conditions

Offer is only available on the following **eligible** HBF hospital and extras covers when purchased together in one transaction:

#### Extras

- Basic Extras
- Flex 50
- Flex 60
- Complete 60
- Top 70

#### Hospital

- Basic Hospital Plus
- Basic Hospital Plus Elevate
- Bronze Hospital Plus
- Silver Hospital
- Silver Hospital Plus
- Gold Hospital Elevate

#### To be eligible to receive 8 weeks free cover:

- You must join HBF and start between 21 March 2024 at 12.01am AWST and 23 April 2024 at 11.59pm AWST on **eligible** HBF hospital and extras cover purchased together in a single transaction,
- Your **eligible** HBF hospital and extras cover must start between 21 March 2024 and 23 April 2024,
- You must hold your **eligible** hospital and extras cover for at least 1 month from the start date of your policy,
- At your 1-month anniversary date your policy must be paid up to date,
- You must pay your premiums monthly or fortnightly by direct debit.

HBF members who only hold HBF Urgent Ambulance cover may take up this offer if they meet the above eligibility criteria.

#### The offer does not apply to:

- Members who have held HBF hospital and/or extras cover in the previous 30 days,
- Members who pay premiums quarterly, half yearly, or annually,
- HBF employees and their immediate family members, who are eligible to receive HBF Staff discounts,
- Members who purchase HBF Overseas Visitors Cover,
- Any members who have already redeemed an HBF promotional offer or corporate discount during the last 12 months,
- Any members who have cancelled their HBF hospital and/or extras cover and then re-joined with HBF hospital and extras without a gap in cover during the offer period.
- This offer is not available in conjunction with any other offer or discount (such as corporate discounts) other than the direct debit discount.

#### When will the 8 weeks free cover be applied?

- 8 weeks free cover will be applied to your policy after 1 month of continuous **eligible** HBF hospital and extras cover from the policy start date, provided HBF has received full payment for this period.
- 8 weeks free cover will be applied to the eligible hospital and extras cover held at the 1-month anniversary from the policy start date.
- If the last full payment coincides with the 1 month of continuous eligible HBF hospital and extras cover, the 8 weeks free cover will be applied once the last full payment is made.
- Direct debits during this period will be suspended and your account will show your policy as paid until the end of the 8-week period.
- Your direct debit payments will resume at the end of the 8-week period.

HBF reserves the right to amend, add to, or end this offer, along with its terms and conditions, at any time without notice. Changes made will be effective immediately and will be reflected in the Terms and Conditions.