

Promotional offer: Up to 14 Weeks Free plus Waived Waits new member offer (15 January 2026 – 10 March 2026)

Terms and conditions

Eligible covers:

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

Hospital:

- Basic Hospital Accident Only
- Basic Hospital Plus
- Basic Hospital Plus Elevate
- Lite Bronze Hospital Plus
- Bronze Hospital Plus
- Essential Silver Hospital
- Silver Hospital
- Silver Hospital Plus
- Gold Hospital Elevate

Extras:

- Smart Start Extras
- Basic Extras
- Value 50
- Flex 50
- Flex 60
- Core Extras
- Complete 60
- Top 70

To be eligible to receive 14 weeks free cover and waived waits:

- You must start your cover between **12.01am AWST, Thursday 15 January 2026 and 11.59pm AWST, Tuesday 10 March 2026** on **eligible** hospital and extras cover purchased together in a single transaction.
- Maintain continuous eligible HBF hospital and extras cover until the offer is fulfilled in its entirety after 26 months.
- To receive 6 weeks free cover, you must hold your eligible HBF Hospital and Extras cover for at least 31 days from the start date of your policy.
- To receive a further 4 weeks free cover, you must hold your eligible HBF Hospital and Extras cover for 13 months from the start date of your policy.
- To receive the final 4 weeks free cover, you must hold your eligible HBF Hospital and Extras cover for 26 months from the start date of your policy.
- Be a new HBF member or have not held an HBF branded policy (hospital and/or extras, including urgent ambulance) in the last 60 days (dependants coming off a family policy and partners coming off a couples/ family policy are eligible).
- Pay premiums monthly or fortnightly via direct debit and ensure payments are up to date at the time of fulfilment.
- Provide a valid email address.
- If joining online at hbf.com.au - select 'Up to 14 weeks free plus waived waits promotion'.
- If joining via phone or in branch - request to receive 'Up to 14 weeks free plus waived waits promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Thursday 15 January 2026** and after **11.59pm AWST, Tuesday 10 March 2026**.
- Current HBF members (dependants coming off a family policy and partners coming off a couples/ family policy are eligible).
- Members who pay premiums quarterly, half-yearly, or annually.
- Members who are not paying by direct debit.
- HBF, see-u and QCHF employees and their immediate family members eligible for HBF staff discounts.

- Current HBF members (dependants coming off a family policy and partners coming off a couples/family policy are eligible) or those who have redeemed another HBF promotional or save offer, or corporate discount, in the last 12 months, excluding direct debit discount.
- Members who terminate or suspend their cover during the promotional period.

Fulfilment of the 14 weeks free offer

- 6 weeks free cover will be applied to your policy after 31 days from the start of your policy.
- 4 weeks free cover will be applied to your policy after 13 months from the start of your policy.
- 4 weeks free cover will be applied to your policy after 26 months from the start of your policy.
- A member may change their level of eligible cover during the offer, the weeks free cover will apply to the level of cover held at the specific fulfilment period.
- Direct debits during this free period will be amended and your account will show your policy as paid until the end of the free week periods.
- Your direct debit schedule will not be altered due to applying the free cover.
- If you fail any eligibility checks, all future fulfilments will be removed.

Fulfilment of the 2-month waived waits on Extras

- HBF will waive the 2-month waiting period on eligible Extras of the product you selected upon joining, effective from the policy start date. However, claims will only be paid once your policy is financial (i.e., payment has been made). You may submit a manual claim before your policy becomes financial and it will be honoured once your policy is up to date. Waiting periods for extras that are longer than 2 months and all hospital treatment waiting periods still apply.
- *If you are switching from another fund, your available limits will be adjusted to take into account any extras benefits you have received this calendar year from your previous fund. This may affect your ability to claim.*

Reservation of Rights:

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.