

Promotional offer: Up to 12 weeks free plus up to \$200 gift card new member offer (15 September 2025 – 9 December 2025)

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
- Silver Hospital
- Silver Hospital Plus
- Gold Hospital Elevate

Extras:

- Smart Start Extras (available from 12 Oct 2025)
- Basic Extras
- Value 50 (available from 12 Oct 2025)
- Flex 50
- Flex 60
- Core Extras
- Complete 60
- Top 70

To be eligible to receive 12 weeks free cover and up to a \$200 gift card:

- You must start your cover between **12.01am AWST, Monday 15 September 2025 and 11.59pm AWST, Tuesday 9 December 2025** 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 4 weeks free cover and a \$200 (couples/family policy) or \$100 (single/single parent) Gift Card, 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 12 months (excluding dependants coming off a family policy).
- 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 12 weeks free plus gift card promotion'.
- If joining via phone or in branch - request to receive 'Up to 12 weeks free plus gift card promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Monday 15 September 2025 and after 11.59pm AWST, Tuesday 9 December 2025**.
- Current HBF members (excluding dependents coming off a family policy).
- Members who pay premiums quarterly, half-yearly, or annually.
- Members who are not paying by direct debit.
- A person with coverage under any HBF Health branded cover as a spouse purchasing a policy in their own right.
- HBF, see-u and QCHF employees and their immediate family members eligible for HBF staff discounts.

- Current HBF members (excluding dependents coming off a family policy) 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 gift card:

- Single or Single Parent policies will receive one \$100 Smart egift card from Prezzy.
- Couples or Family policies will receive one \$200 Smart egift card from Prezzy.
- The gift card will be issued by Prezzy, on behalf of HBF, after 31 days of continuous cover from the policy start date, provided HBF has received full payment for this period.
- The gift card value will be determined based on the policy scale of the point joining.
- If the last full payment coincides with the 31 days of continuous eligible cover from the policy start date, the Prezzy gift card will be issued once the last full payment is made.
- The Prezzy gift card will be issued via email from Prezzy, approximately 38 days after the policy start date.
- The Prezzy gift card must be activated within 3 months of issue and must be claimed online at [Prezzy.com.au](https://prezzy.com.au) via link supplied in the email.

Fulfilment of the up to 12 weeks free cover:

- 4 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 396 days from the start of your policy.
- 4 weeks free cover will be applied to your policy after 791 days 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.

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.