

Terms and conditions: Up to 8 weeks free incentive



Promotional offer: Up to 8 weeks free new member offer
(11 December 2025 – 13 January 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
- Silver Hospital
- Silver Hospital Plus
- Essential Silver Hospital (available 14 December)
- 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 8 weeks free:

- You must start your cover between **12.01am AWST, Thursday 11 December 2025 and 11.59pm AWST, Tuesday 13 January 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 13 months of continuous cover.
- To receive 6 weeks free cover, you must hold your eligible HBF Hospital and Extras cover for 31 days from the start date of your policy.
- To receive a further 2 weeks free cover, you must hold your eligible HBF Hospital and Extras cover for 13 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 8 weeks free promotion'.
- If joining via phone or in branch - request to receive 'Up to 8 weeks free promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Thursday 11 December 2025 and after 11.59pm AWST, Tuesday 13 January 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.

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Fulfilment of the 8 weeks free cover:

- 6 weeks free cover will be applied to your policy after 31 days from the start of your policy.
- 2 weeks free cover will be applied to your policy after 13 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.

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.