

Promotional offer: 14 weeks free new member offer (8 May 2025 – 28 August 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 (available from 19 May 2025)
- Basic Hospital Plus
- Basic Hospital Plus Elevate
- Lite Bronze Hospital Plus (available from 19 May 2025)
- Bronze Hospital Plus
- Silver Hospital
- Silver Hospital Plus
- Gold Hospital Elevate

Extras:

- Basic Extras
- Flex 50
- Flex 60
- Core Extras (available from 19 May 2025)
- Complete 60
- Top 70

To be eligible to receive 14 weeks free cover:

- You must start your cover between **12.01am AWST, Thursday 8 May 2025 and 11.59pm AWST, Thursday 28 August 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.
- 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 and select '14 weeks free promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Thursday 8 May 2025, or after 11.59pm AWST, Thursday 28 August 2025**.
- Current HBF members (excluding dependants 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 dependants 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 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.

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.