

Promotional offer: Cashback new member offer (4 February 2025 – 1 May 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 Plus
- Basic Hospital Plus Elevate
- Bronze Hospital Plus
- Silver Hospital
- Silver Hospital Plus
- Gold Hospital Elevate

Extras:

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

Offer overview:

- Eligible members will receive the applicable cashback amount, as detailed in these terms and conditions, deposited directly into their nominated bank account.
- The cashback amount is determined by product combination, and policy type (i.e., single, family etc).

Hospital Cover Purchased	Extras Cover Purchased	Singles/Single Parent	Family/Couple
Basic/Bronze	Basic/Flex 50/Flex 60/ Complete 60	\$150	\$300
Basic/Bronze	Top 70	\$250	\$500
Silver/Silver Plus	Basic/Flex 50/Flex 60/ Complete 60	\$250	\$500
Silver/Silver Plus	Top 70	\$350	\$700
Gold Elevate	Basic/Flex 50	\$350	\$700
Gold Elevate	Top 70/Flex 60/Complete 60	\$500	\$1000

- To receive the cashback offer, the policy must be paid in full and up to date at the time of the Fulfilment Eligibility Check and at Fulfilment.
- The cashback value is determined at the time of the Fulfilment Eligibility Check being:
 - **30 April 2025:** For policies purchased from **4 February 2025 to 28 February 2025**
 - **30 May 2025:** For policies purchased from **1 March 2025 to 31 March 2025**
 - **30 June 2025:** For purchased **1 April 2025 to 1 May 2025**
- Fulfilment of the cashback payments will be made on the following dates:
 - **7 May 2025:** For policies purchased from **4 February 2025 to 28 February 2025**
 - **6 June 2025:** For policies purchased from **1 March 2025 to 31 March 2025**
 - **7 July 2025:** For purchased **1 April 2025 to 1 May 2025**

To be eligible for the cashback offer:

- Join and start cover from **12:01am AWST, Tuesday 4 February to 11.59pm AWST, Thursday 1 May 2025.**
- Maintain eligible HBF hospital and extras cover until the offer is fulfilled.
- Be a new HBF policyholder or have not held an HBF 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 the Fulfilment Eligibility Check.

- Provide valid direct credit details before the offer is fulfilled.
- Provide a valid email address.

The offer does not apply to:

- Members who start their cover before **12:01am AWST, Tuesday 4 February 2025, or after 11.59pm AWST, Thursday 1 May 2025.**
- Current HBF policyholders (excluding dependents coming off a family policy).
- Members who pay premiums quarterly, half-yearly, or annually.
- HBF employees and their immediate family members eligible for HBF staff discounts.
- Members who have redeemed an HBF promotional or save offer, or corporate discount, in the last 12 months.
- Any other offer or discount, except for the direct debit discount. Offer cannot be used in conjunction with any other offer.

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.