

## Promotional offer: 4 weeks free (extras only) (15 January 2026 – 31 March 2026)

### Terms and conditions

#### Eligible covers:

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

#### Extras:

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

#### To be eligible to receive 4 weeks free:

- You must start your cover between **12.01am AWST, Thursday 15 January 2026 and 11.59pm AWST, Tuesday 31 March 2026** on **eligible** extras only cover purchased in a single transaction.
- Maintain continuous eligible HBF extras cover until the offer is fulfilled in its entirety at 31 days of continuous cover.
- To receive 4 weeks free cover, you must hold your eligible HBF Extras cover for 31 days 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 (excluding dependents coming off a family policy and partners coming off a couples/ 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](http://hbf.com.au) - select '4 weeks free promotion'.
- If joining via phone or in branch - request to receive '4 weeks free 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 31 March 2026**.
- Members taking out hospital cover or combined cover.
- Current HBF members (excluding dependents and partners coming off a couples/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.
- Members who join via a third-party broker or aggregator (excluding Finder).

#### Fulfilment of the 4 weeks free cover:

- 4 weeks free cover will be applied to your policy after 31 days from the start of your policy.
- A member may change their level of eligible extras cover during the offer, the weeks free cover will apply to the level of extras 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.