

Promotional offer: Up to 14 Weeks Free & No Waits on Eligible Extras new member offer with Competition (13 May 2026 – 30 July 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
- Essential Silver Hospital
- Silver Hospital
- Silver Hospital Plus
- 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 up to 14 weeks free cover and no waits on eligible extras:

- You must start your cover between **12.01am AWST, Wednesday 13 May 2026 and 11.59pm AWST, Thursday 30 July 2026** on **eligible** HBF 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 6 weeks free cover, 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 and essential 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 14 weeks plus no waits on eligible extras promotion'.
- If joining via phone or in branch, request to receive 'Up to 14 weeks plus no waits on eligible extras promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Wednesday 13 May 2026** and after **11.59pm AWST, Thursday 30 July 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 join on a corporate policy eligible for a corporate discount are ineligible for this offer.
- 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 14 weeks free cover will be applied over 26 months:

- 6 weeks free cover will be applied to your policy at the next billing cycle after you have held eligible cover for 31 consecutive days from the start date of your policy.
- A further 4 weeks free cover will be applied to your policy at the next billing cycle after you have held eligible cover for 13 months from the start date of your policy.
- The final 4 weeks free cover will be applied to your policy at the next billing cycle after you have held eligible cover for 26 months from the start date of your policy.
- A member may change their level of eligible cover during the offer. The value of the weeks free cover will apply to the level of eligible cover held at each fulfilment period.
- Direct debits during the free periods will be adjusted, and your account will show your policy as paid until the end of each free cover period.
- 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.
- Weeks Free cannot be exchanged for cash in the form of a refund due to policy cancellation.

Fulfilment of the 2-month waived waits on Extras

- HBF will waive the 2-month waiting period on eligible HBF Extras of the product you selected upon joining, effective from the policy start date. However, claims will only be paid once your policy is financial (i.e., payment has been made). You may submit a manual claim before your policy becomes financial and it will be honoured once your policy is up to date. Waiting periods for extras that are longer than 2 months and all hospital treatment waiting periods, still apply.
- If you're switching from another fund, your available limits will be adjusted to take into account any extras benefits you have received this calendar year from your previous fund. This may affect your ability to claim.

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.

Schedule		
Promotion:	HBF - New Joiners Competition Promotion	
Promoter:	HBF Health Limited ABN 11 126 884 786, 570 Wellington Street, Perth, WA 6000, Australia. Ph: 133 423 For any enquiries regarding this Promotion, please contact the Promoter via incentives@hbf.com.au	
Promotional Period:	Start time/date: 12:01am AWST on 13/05/26 End time/date: 11:59 pm AWST on 30/07/26	
Eligible entrants:	Entry is only open to Australian residents who are 18 years of age or over. Entry is further restricted to individuals who become new HBF members during the Promotional Period (i.e. who have not held an HBF policy within the previous 60 days) and who satisfy the entry requirements set out in the “How to Enter” section below. For the avoidance of doubt, Promotion is running concurrently, see https://www.hbf.com.au/terms-and-conditions/new-member-promotion . Each promotion is subject to its own separate terms and conditions.	
How to Enter:	To enter the Promotion, the entrant must, during the Promotional Period, sign up as a new member of HBF and purchase an eligible combined cover policy (“ Eligible Policy ”) on either a fortnightly or monthly direct debit payment arrangement. Eligible Policies must be purchased directly via approved HBF sales channels, including online, phone, or branch. Members who join via third-party broker, comparator or aggregator are not eligible for the Promotion (excluding Finder). The entrant must maintain their Eligible Policy in an active and paid-up state for the duration of the Promotional Period to remain eligible for the Promotion. Policies that are cancelled, lapsed, suspended, or refunded during the Promotional Period will be deemed ineligible. Only new memberships are eligible. For the purposes of this Promotion, a “new member” is an individual who has not held a policy with HBF within the previous 60 days prior to the start of the Promotional Period.	
Entries permitted:	Limit one (1) entry permitted per person.	
Winner Determination:	Draw: • The draw will take place at Mars United Commerce, 802/558 Pacific Highway, St Leonards NSW 2065, Australia at 12:00 pm AEST on 03/08/26 using computerised random selection. • The first one hundred (100) eligible entries drawn will be the winners of the prize specified below. • The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn. • If a draw is scheduled on the weekend or a public holiday, the draw will be conducted at the same time and location on the following business day. The Promoter will ensure each draw is open for public scrutiny and anyone may witness the draw on request. The winner of a drawn prize is determined by chance. • Any entrants who do not want to be entered in the competition must email incentives@hbf.com.au to opt out of entering.	
Total Prize Pool:	AUD\$20,000.00	

Prize Description	Number of this prize	Value (per prize)
The prize is a \$200 digital Visa gift card.	100	AUD\$200.00

Further Prize Details:	The activation fee for each digital Visa gift card will be covered by the Promoter. Any ancillary costs associated with redeeming the gift card are not included. Any unused balance of the gift card will not be redeemed as cash. Redemption of the gift card is subject to any terms and conditions of the issuer including those specified with the gift card. See https://marketing.truerewards.com.au/visa-gift-card-terms/ for digital Visa gift card terms and conditions.
Winner notification:	The winners will be contacted in writing within seven (7) days of the draw. Winners' names will also be published on hbf.com.au by 7/08/26 and will remain available on that page for a minimum of 28 days following the draw. To claim their prize, each winner must reply to the winner notification email sent by the Promoter to confirm their email address for delivery of the digital Visa gift card. Winners who fail to claim their prize by 12:00 pm AEST on 04/09/26 will forfeit their prize and an unclaimed prize draw will be conducted in accordance with the Unclaimed Prizes section below.
Unclaimed Prizes:	Prizes must be claimed by 12:00 pm AEST on 04/09/26. In the event of any unclaimed prizes, an unclaimed prize draw will take place at the same time and place as the original draw on 07/09/26. The winners of the unclaimed prize draw will be contacted in writing within seven (7) days of the draw. The draw conductor may select additional reserve entries in case an invalid entry or entrant is drawn. If there are no prize winner(s) or winner(s) for this Promotion cannot be found, this information will be published at www.hbf.com.au

1. The entrant agrees and acknowledges that they have read these Conditions of Entry (and the Schedule) and that entry into the Promotion is deemed to be acceptance of these Conditions of Entry (and the Schedule). Any capitalised terms used in these Conditions of Entry have the meaning given in the Schedule, unless stated otherwise.
2. The Promotion commences on the Start Date and ends on the End Date ("**Promotional Period**"). Where applicable, entries are deemed to be received at the time of receipt by the Promoter and not at the time of transmission or deposit by the entrant. Records of the Promoter and its agencies are final and conclusive as to the time of receipt.
3. Valid and eligible entries will be accepted during the Promotional Period.
4. Employees (and their immediate family members) of agencies/companies directly associated with the conduct of this Promotion, the Promoter, businesses involved in determination of winner/s for the Promotion, businesses involved in the management of the Promotion, any organisation benefiting from the Promotion, the Promoter's distributors, suppliers, subsidiary companies/businesses and associated companies and agencies are not eligible to enter.
"Immediate family member" means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. All reasonable attempts will be made to contact each winner.
6. If any winner chooses not to take their prize (or is unable to), or does not take or claim a prize within a reasonable time, as specified by the Promoter, they will forfeit the prize and the Promoter is not obliged to offer a substitute prize.
7. Where entry is allowed by purchase or subscription, the cost of the product or service is no greater than the cost would be without the opportunity to participate in the Promotion.
8. No part of a prize is exchangeable, redeemable for cash or any other prize or transferable, unless otherwise specified in writing by the Promoter.
9. If a prize (or portion of a prize) is unavailable the Promoter reserves the right to substitute the prize (or that portion of the prize) to a prize of equal or greater value and specification, subject to any written directions of a regulatory authority.
10. No entry fee is charged by the Promoter to enter the Promotion. Where entry is allowed online, there is no additional cost to enter the Promotion other than any cost paid by the entrant to access the website or social media platform of entry via their Internet service provider.
11. Each prize will be awarded to the person named in the entry and any entry that is made on behalf of an entrant or by a third party will be invalid. If there is a dispute as to the identity of an entrant or winner, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant or winner.

12. Entrants' personal information will be collected by the Promoter. Personal information will be stored on the Promoter's database. If the entrant selects the optional tick box on entry in respect to receipt of marketing from the Promoter, the Promoter will use this information for future marketing purposes regarding its products, including contacting the entrant electronically. The Promoter is bound by the Australian Privacy Principles in accordance with the Privacy Act 1988 (Cth) and its privacy policy which is located at www.hbf.com.au/privacy. The Promoter's privacy policy contains information about how the entrant may access, update and seek correction of the personal information the Promoter holds about them and how the entrant may complain about any potential breach by the Promoter of the Australian Privacy Principles or any other Australian privacy laws and how such complaints will be dealt with. The Promoter collects personal information about entrants to enable them to participate in this Promotion and may disclose the entrants' personal information to third parties including its contractors and agents, prize suppliers and service providers to assist in conducting this Promotion and to the State and Territory lottery departments as required under the relevant lottery legislation. If the entrant does not provide their personal information as requested, they may be ineligible to enter or claim a prize in the Promotion. The Promoter may disclose entrants' personal information to overseas recipients, including service providers located in countries which may include the United States, United Kingdom, Canada, India, Singapore, Germany, Ireland and the Philippines (or such other countries as are listed from time to time in the Promoter's privacy policy), as part of the Promoter's commercial arrangements with those service providers. Further details about overseas disclosure of personal information are set out in the Promoter's privacy policy.
13. The Promoter reserves the right to refuse to allow a winner to take part in any or all aspects of a prize, if the Promoter determines in its absolute discretion, that a winner is not in the physical or mental condition necessary to be able to safely participate in or accept the prize.
14. It is a condition of accepting the prize that a winner may be required to sign a legal release as determined by the Promoter in its absolute discretion, prior to receiving a prize.
15. If a prize is provided to the Promoter by a third party, the prize is subject to the terms and conditions of the third-party prize supplier. The terms and conditions which apply to the prize at the time it is issued to the winner will prevail over these Conditions of Entry in the event of any inconsistency. To the extent permitted by law the Promoter accepts no responsibility or liability for any delay or failure by the third party to deliver the prize, any delay or failure relating to the prize itself or failure by the third party to meet any of its obligations in these Conditions of Entry or otherwise.
16. Any guarantee or warranty given is in addition to any relevant statutory guarantees and warranties and nothing in these Conditions of Entry restricts, excludes or modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Competition and Consumer Act 2010 (Cth).
17. If for any reason any aspect of this Promotion is not capable of running as planned, including by reason of computer virus, communications network failure, bugs, tampering, unauthorised intervention, fraud, technical failure or any cause beyond the control of the Promoter, the Promoter may, in its sole discretion, cancel, terminate, modify or suspend the Promotion and invalidate any affected entries, or suspend or modify a prize, subject to State or Territory regulation.
18. The Promoter reserves the right, at any time, to validate and check the authenticity of entries and entrant's details (including an entrant's identity, age and place of residence). If a winner cannot provide suitable proof as required by the Promoter to validate their entry, the winner will forfeit the prize in whole, and no substitute will be offered. Incomplete, indecipherable, inaudible, incorrect and illegible entries, as applicable, will at the Promoter's discretion be deemed invalid and not eligible to win. Entries containing offensive or defamatory comments, or which breach any law or infringe any third-party rights, including intellectual property rights, are not eligible to win. The use of any automated entry software or any other mechanical or electronic means that allows an individual to automatically enter repeatedly is prohibited and may render all entries submitted by that individual invalid.
19. The Promoter reserves the right to disqualify entries in the event of non-compliance with these Conditions of Entry. If there is a dispute concerning the conduct of the Promotion or claiming a prize, the Promoter will resolve the dispute in direct consultation with the entrant. If the dispute cannot be resolved the Promoter's decision, acting reasonably, will be final.

20. The Promoter and its associated agencies and companies will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense, damage, personal injury or death which is suffered or sustained (whether or not arising from any person's negligence or willful misconduct) in connection with this Promotion or accepting or using any prize (or recommendation). For the sake of clarity, this clause shall not apply where the Promoter has contributed to or caused such loss, expense, damage, personal injury or death and shall not apply to any liability which cannot be excluded by law (in each case the Promoter's liability is limited to the minimum allowable by law).
21. The winners will participate in and co-operate as required with all reasonable marketing and editorial activities relating to the Promotion, including (but not limited to) being recorded, photographed, filmed or interviewed and acknowledges that the Promoter may use any such marketing and editorial material without further reference or compensation to them.
22. The Promoter accepts no responsibility for any tax implications and the entrant must seek their own independent financial advice in regard to the tax implications relating to the prize or acceptance of the prize.
23. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
24. Authorised under: ACT Permit No. TP 26/00852, NSW Authority No. TP/04849 and SA Permit Number T26/649.