Promotional offer: 6 Weeks Free (extras only) (1 July 2026 – 17 Nov 2026)

Terms and conditions

Eligible covers:

The offer is available on the following **eligible** HBF extras cover:

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

To be eligible to receive 6 weeks free :

- You must start your cover between **12.01am AWST, Wednesday 1 July 2026 and 11.59pm AWST, Tuesday 17 November 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.
- To receive 6 weeks free cover, you must hold your eligible HBF Extras cover for at least 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 (dependents coming of 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 '6 weeks free (Extras Only) promotion'.
- If joining via phone or in branch - request to receive '6 weeks free (Extras Only) promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Wednesday 1 July 2026 and 11.59pm AWST, Tuesday 17 November 2026.**
- Members taking out hospital cover or combined cover.
- Current HBF members, holding an HBF Health branded product (dependents 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 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.
- 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 6 weeks free cover:

- 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 member may change their level of eligible extras cover during the offer, the value of the weeks free cover will apply to the level of extras cover held at the specific offer fulfilment date.
- 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. Normal Direct debits will be taken in full up until offer fulfilment date.
- 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.
- The 6 weeks free offer is not redeemable for cash.

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.