

Promotional offer: Up to 12 Weeks Free plus up to \$200 Gift Card + Waived Waits new member offer (11 March 2026 – 12 May 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 12 weeks free cover and up to a \$200 gift card and waived waits:

- You must start your cover between **12.01am AWST, Wednesday 11 March 2026 and 11.59pm AWST, Tuesday 12 May 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 4 weeks free cover and a \$200 (couples/family/extended family policy) or \$100 (single/single parent/extended parent plus policy) gift card, 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 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 12 weeks free plus gift card plus waived waits promotion'.
- If joining via phone or in branch, request to receive 'Up to 12 weeks free plus gift card plus waived waits promotion'.

The offer does not apply to:

- Members who start their cover before **12.01am AWST, Wednesday 11 March 2026** and after **11.59pm AWST, Tuesday 12 May 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 gift card:

- Single/Single Parent/Extended Parent Plus policies will receive one \$100 Smart egift card from Prezzee.
- Couples/Family/Extended Family policies will receive one \$200 Smart egift card from Prezzee.
- The gift card will be issued by Prezzee, on behalf of HBF, after 31 days of continuous cover from the policy start date, provided HBF has received full payment for this period.
- The gift card value will be determined based on the policy scale of the point joining.
- If the last full payment coincides with the 31 days of continuous eligible cover from the policy start date, the Prezzee gift card will be issued once the last full payment is made.
- The Prezzee gift card will be issued via email from Prezzee, approximately 38 days after the policy start date.
- The Prezzee gift card must be activated within 3 months of issue and must be claimed online at prezzee.com.au via link supplied in the email.

Fulfilment of the 12 weeks free cover:

- 4 weeks free cover will be applied to your policy after 31 days from the start of your policy.
- A further 4 weeks free cover will be applied to your policy after 13 months from the start of your policy.
- The final 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 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.