Terms & **Conditions**

Terms and Conditions for the **"6 Weeks' Free Cover + No 2-Month Waits on Extras (6W2M)"** Promotion (**Offer**)

The promoter is Health Insurance Fund of Australia Limited ACN 128 302 161 of 100 Stirling Street, Perth, Western Australia 6000 (**HIF**).

Eligibility

1. This offer starts on Friday 1 August 2025 at 12:01am and closes on Friday 31 October 2025 at 11.59pm (WST) (**Offer Period**).
2. The policy start date must start no later than the Offer Period.
3. This offer is only available to a person who purchases an Eligible Product and opts to pay by Direct Debit for fortnightly, monthly, quarterly, or six-monthly (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members who purchase an Eligible Product from Health Deal.
5. This offer is only available for the following Combined and Packaged Hospital and Extras covers:
   i. Hospital: Basic Plus, Bronze, Bronze Plus, Silver or Silver Plus; and
   ii. Extras: Basic, Value, Simple, Essential, Advanced, Top; or
   iii. Packaged: Basic Starter, Bronze Plus Simple Choice.

   (**Eligible Product**).
6. This offer cannot be used in conjunction with any other offer or discount from HIF, except where those offers or discounts explicitly state.

Offer

7. This offer is for 6 weeks' free cover on an Eligible Product plus a waiver of the 2-month waiting periods on Extras cover.
8. The 6 weeks' free cover offer will be applied after 90 consecutive days from the policy start date by advancing the date the policy is paid to by 6 weeks. That is, after 90 consecutive days of cover, the next 6 weeks of cover are treated as paid.
9. During the 6 week's free cover period, the Direct Debit will be suspended and will resume at the end of the 6 weeks' free cover period.
10. At the end of the 6 weeks' free cover period, the offer is redeemed and HIF is under no further obligation in respect of the offer.
11. Eligible Members must maintain their Eligible Product (and be financial) for 90 consecutive days from the policy start date on Direct Debit to be eligible to receive the 6 weeks' free cover. Please allow up to 14 days from that date for the offer to be applied.
12. This offer is not redeemable for cash, transferrable or exchangeable. No part of the premium which would have otherwise been payable in the 6 week free cover period will be refunded in the event of termination or cancellation of the policy.
13. Eligible Members who purchase an Eligible Product and qualify for this offer, but later downgrade to Hospital only within 90 days of joining will not have the 6 weeks' free cover applied to their policy.
14. Eligible Members who purchase an Eligible Product and qualify for this offer, but downgrade to Extras only within 60 days of joining will have the 2-month Extras waiting periods re-applied to their policy.
15. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

Privacy

16. HIF's Privacy Policy outlines how personal information is handled and the steps we take to ensure your privacy, which is available on our website at **www.hif.com.au/privacy**.

Health Insurance Fund of Australia Ltd (HIF) ACN 128 302 161 | An Australian public company limited by guarantee. | A registered private health insurer.

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