



Your reward for referring new members.

Complete your details below and hand this card to someone you know. When they join HIF we'll reward you with a \$70 gift card.

Not available for short-term policies.

Name: _____

Member No: _____

Call 1300 13 40 60

Visit hif.com.au



Terms and conditions

A Reward is only payable once the first payment for the new HIF membership is received and the membership is active.

Referring and referred members must be on a current financial HIF membership.

Referred members must be one of the following for you to be eligible to claim a Member Reward:

1. Joining HIF for the first time.
2. Upgrading from a single to a family policy, whereby the new addition has not previously been a HIF Member.
3. An ex-member who terminated the membership more than 5 years ago from the new date of joining.

Rewards are not payable for referred overseas visitor policies of 3 months or less.

HIF Gift Card Reward is valid to the date specified on the gift card.

Rewards are available to Members over the age of 18.

Employees of HIF and HIF's Alliance Partners are not eligible for a Reward.

HIF shall not be liable for any loss, damage or personal injury suffered or sustained whatsoever by any person as a result of the Reward except in respect of any liability which by law cannot be excluded.

The Reward is not redeemable for cash or transferable.

HIF reserves the right to change the Reward suppliers or Reward itself without prior notice or advice.

A lost or stolen Reward will not be replaced by HIF as the Reward becomes the Member's responsibility after being dispatched by HIF.

The Reward is not backdated. Referring members must be detailed on the New Member Application form in order to be deemed as the Referrer.

Only one Reward is redeemable per referred Member.

The term "Reward" refers to the Coles Myer gift card detailed on the front of this flyer.

Coles Group & Myer Gift Card redeemable at: Myer, Target, Baby Target, Target Country, Kmart, Kmart Tyre & Auto Service, Coles supermarkets, BI-LO, Pick 'n' Pay stores, Liquorland, Vintage Cellars, 1st Choice Liquor Superstore and Officeworks. Not redeemable at Coles Express, Self check-outs, Harris Technology, Kmart New Zealand, Bill Express, Kphoto, ATMs/ kiosks, online businesses and some sub-lets and licensees. For full Terms of Use visit giftcards.com.au or phone **1300 304 990**.

The Reward listed on this flyer is available from HIF as of January 2011 and supersedes all previous HIF Member Rewards.

Rewards are not available for new memberships which will receive any other form of HIF discount or offer.

Australia's first certified Carbon Neutral health fund.