

Terms & Conditions



Terms and Conditions for the “No 2-Month Waits on Extras (2M)” 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 1 October 2025 at 11.59pm (WST) (**Offer Period**).
2. Your policy start date must start no later than Offer Period.
3. This offer is only available to a person who purchases an Eligible Product and pays by Direct Debit for fortnightly, monthly, quarterly, six-monthly or annual payment frequencies (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members by:
 - i. applying promo code **2M** through the HIF website at **hif.com.au** at the time of joining; or
 - ii. by calling 1300 134 060 and mentioning promo code **2M** at the time of joining; or
5. This offer is only available for the following Extras covers:
 - i. Extras: Basic, Value, Simple, Essential, Advanced, Top. (**Eligible Product**).
6. This offer is not available to:
 - i. existing members who take out
 - Combined Hospital and Extras, or
 - Packaged Cover, or
 - Hospital only, or
 - Extras only; or
 - ii. members who take out Overseas Visitors cover; or
 - iii. former members who have held an HIF policy within the 12 months prior to the Offer Period; or
 - iv. members who join by broker, intermediary or corporate partner; or
 - v. HIF directors, employees or contractors.

7. This offer cannot be used in conjunction with any other offer or discount from HIF, except where those offers or discounts explicitly state.

Offer

8. This offer is for a waiver of the 2-month waiting periods on Extras cover on an Eligible Product.
9. Eligible Members must maintain their Eligible Product (and be financial) for 60 consecutive days from the policy start date to be eligible to receive the 2-month Extras.
10. Eligible Members who purchase an eligible product and qualify for this offer, but cancel their policy within 60 days of joining will have the 2-month Extras waiting periods re-applied to their policy.
11. This offer is not redeemable for cash, transferrable or exchangeable.
12. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

Privacy

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