

# Terms & Conditions



## Terms and Conditions for the “4 Weeks’ Free Cover + No 2-Month Waits on Extras for Corporate Members (4W2MC)” 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 Saturday 1 November 2025 at 12:01am and closes on Saturday 28 February 2026 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:
  - i. a person who signs up as an employee or member of a corporate partner, and
  - ii. purchases an Eligible Product, and
  - iii. pays by Direct Debit for fortnightly, monthly quarterly or six-monthly payment frequencies. (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members by:
  - i. applying promo code **4W2MC** through the HIF website at [hif.com.au](http://hif.com.au) at the time of joining; or
  - ii. by calling 1300 134 060 and mentioning promo code **4W2MC** at the time of joining; or
5. This offer is only available for the following Combined Hospital and Extras covers:
  - i. Hospital: Basic Plus, Bronze, Bronze Plus, Silver, Silver Plus, Gold Top; and
  - ii. Extras: Basic, Value, Simple, Essential, Advanced, Top; or
  - iii. Packaged: Basic Starter, Bronze Plus Simple Choice. (**Eligible Product**).
6. This offer is not available to:
  - i. members who aren’t joining as an employee or member of a corporate partner with HIF; or
  - ii. existing members who take out
    - Combined Hospital and Extras, or
    - Packaged Cover, or
    - Hospital only, or
    - Extras only.
  - iii. members who take out Overseas Visitors cover; or
  - iv. former members who have held an HIF policy within the 12 months prior to the Offer Period; or
  - v. members who join by broker, intermediary; or
  - vi. 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 4 weeks’ free cover on an Eligible Product plus a waiver of the 2-month waiting periods on Extras cover.
9. The 4 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 4 weeks. That is, after 90 consecutive days of cover, the next 4 weeks of cover are treated as paid.
10. During the 4 week’s free cover period, the Direct Debit will be suspended and will resume at the end of the 4 weeks’ free cover period.
11. At the end of the 4 weeks’ free cover period, the offer is redeemed and HIF is under no further obligation in respect of the offer.
12. 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 4 weeks’ free cover. Please allow up to 14 days from that date for the offer to be applied.
13. This offer is not redeemable for cash, transferrable or exchangeable. No part of the premium which would have otherwise been payable in the 4-week free cover period will be refunded in the event of termination or cancellation of the 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. 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.
16. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

### Privacy

17. 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](http://www.hif.com.au/privacy).