

# Terms & Conditions



## Terms and Conditions for the “**Bonus Cash Card (MYHIF)**” 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 Wednesday 1 November 2023 at 12:01am and closes on Wednesday 31 January 2024 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 opts to pay 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 **MYHIF** 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 **MYHIF** at the time of joining; or
  - iii. by visiting a kiosk and mentioning promo code **MYHIF** at time of joining.
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.
6. This offer is not available to:
  - i. existing members who take out
    - Combined Hospital and Extras, 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 one (1) \$100 cash card for a single policy or one (1) \$200 cash card for a couple, single parent, or family policy, plus a waiver of the 2-month waiting periods on Extras cover.
9. The cash card is managed by Rewards Come True, a division of iGoDirect Group. Before applying to participate in this offer, please make sure to review the terms and conditions from Rewards Come True. For further details about card services, call Rewards Come True on 1800 446 347 or visit [rewardscometrue.com.au/information/eftposfaqs](http://rewardscometrue.com.au/information/eftposfaqs).
10. The cash card is valid to the date specified on the card, which will be 12 months from the date of issue.
11. A lost or stolen cash card may be replaced by HIF if the card has not been activated and is within 12 months of the new member joining HIF.
12. HIF shall not be liable for any loss, damage or personal injury suffered or sustained by any person as a result of the member reward except in respect of any liability which by law cannot be excluded.
13. Eligible Members must maintain their Eligible Product (and be financial) for 90 consecutive days from the policy start date to be eligible for this offer. Please allow up to 45 days from that date for the offer to be applied, processed and dispatched.
14. This offer is not redeemable for cash, transferrable or exchangeable.
15. Eligible Members who purchase an Eligible Product and qualify for this offer, but later downgrade to Hospital only or Extras only within 90 days of joining will not receive the cash card.
16. 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.
17. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

### Privacy

16. Our Privacy Policy outlines how your 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](http://www.hif.com.au/privacy).

**Need help?** Call us on **1300 134 060** email [hello@hif.com.au](mailto:hello@hif.com.au)

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