

Terms and Conditions - Up to 12 Weeks Free + Choice of Joining Perk

(Gift Card *or* 2- & 6-Month Extras Waiting Period Waiver)

This offer includes up to 12 weeks free cover on an eligible combined Hospital & Extras policy, plus one joining perk:

- a gift card, *or*
- 2 & 6 month Extras waiting periods waived.

The perk received depends on the promo code used at sign-up. Eligibility, payment requirements, waiting periods and fulfilment timeframes apply. Full details are outlined below.

1. Eligibility

This offer is available to new see-u by HBF policyholders who:

- Purchase an eligible combined Hospital and Extras policy via the see-u contact centre or website
- Complete the purchase in a single transaction between **9:00 am (AEST) on 2 February 2026 and 11:59 pm (AEST) on 31 March 2026**
- Enter **one** of the following promo codes at the time of purchase:
 - GIFT CARD** – to receive a gift card (see Section 5), **OR**
 - WAITS WAIVED** – to receive a 2- & 6-month Extras waiting period waiver (see Section 6)
- This offer does not apply to policies purchased through an aggregator

If a valid promo code is not entered at the time of joining, or an invalid promo code is used, the **2 & 6 month waits waived** offer will be automatically applied. We will attempt to contact the member by phone to confirm their preferred promotional offer. If no response is received before the policy reaches one month (31 days) of eligibility and premiums are paid, the 2 & 6 month waits waived offer will remain in place.

2. Eligible Products

The following combined Hospital and Extras covers are eligible:

- Premium Hospital Non-Obstetrics (Silver+) + Extras
- Secure Hospital (Silver) + Extras
- Smart Hospital (Bronze+) + Extras
- Saver Hospital (Bronze+) + Extras
- Starter Hospital (Basic) + Extras
- Saver Hospital with Daily Co-Pay (Bronze+) + Extras
- Starter Hospital with Daily Co-Pay (Basic) + Extras

3. Offer Exclusions

This offer is not available to:

- Employees of see-u, QCHF, HBF or any of their agents or related entities
- Current or former members who have received a promotional joining offer or other discount, including corporate discount, for a see-u by HBF branded cover in the last 18 months
- Existing see-u by HBF members making changes to their current policy, including upgrades, downgrades, or adding dependants

4. Choice of Joining Perk

Eligible members may receive **one** of the following joining perks only:

- A **gift card** (Section 5), **or**
- A **2 & 6 month Extras waiting period waiver** (Section 6)

The two perks cannot be combined.

5. Gift Card – Fulfilment Details

Hospital Cover + Extras	Single	Parent	Family/Couples
Starter Hospital with Daily Co-Pay	\$50	\$100	\$200
Starter Hospital	\$50	\$100	\$200
Saver Hospital with Daily Co-Pay	\$100	\$150	\$200
Saver Hospital	\$100	\$150	\$200
Smart Hospital	\$100	\$150	\$200
Secure Hospital	\$100	\$150	\$200
Premium Hospital (No Obstetrics)	\$100	\$150	\$400

Gift card values are determined by the selected Hospital cover and membership type:

- Gift cards are issued via Prezzy after **31 days of continuous eligible cover**, provided full payment has been received and a valid email address is supplied.
- If the last payment coincides with day 31, the gift card will be issued once payment is confirmed
- Gift cards are issued weekly and sent via email from Prezzy
- Delivery is expected approximately **38 days after the policy start date**
- Gift cards must be activated within **3 months** and redeemed online at Prezzy.com.au using the link provided

6. 2- & 6-Month Extras Waiting Period Waiver

- Applies to the **Extras** portion of the policy only
- Hospital waiting periods and any Extras waiting periods longer than 6 months still apply
- If you join within 2 months of leaving another Australian health insurer, we'll generally recognise waiting periods already served on a comparable or lower level of cover
- Members must be financial and have paid 4 weeks of premiums before any claims can be approved. Eligible claims for services received from the join date will be payable once this requirement is met

7. 12 Weeks Free Cover – Fulfilment Details

- First instalment: 4 weeks free cover applied after 8 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit
- Second instalment: 4 weeks free cover applied at month 13, provided the policy remains active, paid, and on an eligible combined product. If you switch between eligible products, the instalment will update to match your new eligible product
- Third instalment: the remaining 4 weeks free cover applied at month 26, subject to the same conditions as above
- If your last full payment aligns with a free-cover eligibility date, the free cover will commence from the next scheduled payment date
- During free periods, direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end

8. General

- This offer cannot be used in conjunction with any other see-u promotion, incentive, or weeks free offer
- see-u by HBF reserves the right to vary, withdraw, or amend this offer and its qualifying criteria at any time without notice

Health insurance issued by HBF Health Limited trading as see-u by HBF (ABN 11 126 884 786)