

Terms and Conditions - Up to 8 Weeks Free + Perks

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

This offer includes up to 8 weeks free cover on an eligible combined Hospital & Extras policy, plus

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

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 April 2026 and 11:59 pm (AEST) on 26 July 2026**
- This offer does not apply to policies purchased through an aggregator

2. Eligible Products & Weeks Free

Combined Hospital & Extras Product	Weeks Free	Fulfilment Timing
Starter Hospital \$750 Excess with Daily Co-Pay (Basic) + Eligible Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Starter Hospital \$750 Excess (Basic) + Eligible Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Saver Hospital \$750 Excess with Daily Co-Pay (Bronze Plus) + Eligible Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Saver Hospital \$750 Excess (Bronze Plus) + Eligible Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Smart Hospital \$750 Excess (Bronze Plus) + Eligible Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Secure Hospital \$750 Excess (Silver) + Eligible Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Premium Hospital Non-Obstetrics (Silver Plus) + Eligible Extras	8 weeks	4 weeks after 8 weeks, 4 weeks at month 13

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

- c) Existing see-u by HBF members making changes to their current policy, including upgrades, downgrades, or adding dependants

4. 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:

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

5. 2- & 6-Month Extras Waiting Period Waiver

- a) Applies to the **Extras** portion of the policy only
- b) Hospital waiting periods and any Extras waiting periods longer than 6 months still apply
- c) 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
- d) 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

6. Up to 8 Weeks Free Cover – Fulfilment Details

- a) **First instalment:** 4 weeks free cover will be applied after 8 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit.
- a) **Second instalment:** where applicable remaining free weeks (2 or 4) will be applied at month 13, provided the policy remains active, paid, and on an eligible combined product (see table above). If you switch between eligible products, the second instalment will update to match the offer on your new eligible product.
- b) If your last full payment aligns with your free-cover eligibility date, the free cover will begin from your next scheduled payment date.
- c) During the free period(s), direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.

8. General

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