

## Up To 8 Weeks on Us & Eligible Extras Waits Waived - Terms and Conditions

### 1. Eligibility

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

- Purchase an eligible **combined Hospital and Extras** cover via the see-u contact centre, website, or participating broker channels.
- Complete the purchase in a single transaction between **9:00 am (AEST) on 9 September 2025** and **11.59 pm (AEST) on 2 November 2025**.
- Current or former members who have received a promotional joining offer for a see-u by HBF branded cover in the last 18 months.
- Maintain continuous, paid cover for the required period(s) to receive the free weeks.

### 2. Eligible Combined Products & Weeks Free

Combined Hospital & Extras Product	Extras Product Options	Weeks Free Total	Fulfilment Timing
Starter Hospital \$750 Excess with Daily Co-Pay (Basic)	Simple 50, Starter Extras or Easy Extras	4 weeks	4 weeks after 8 weeks
Starter Hospital \$750 Excess (Basic)	Simple 50, Starter Extras or Easy Extras	4 weeks	4 weeks after 8 weeks
Saver Hospital \$750 Excess with Daily Co-Pay (Bronze Plus)	Simple 50, Starter Extras or Easy Extras	4 weeks	4 weeks after 8 weeks
Saver Hospital \$750 Excess (Bronze Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Smart Hospital \$750 Excess (Bronze Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Secure Hospital \$750 Excess (Silver)	Simple 60, Simple 50, Starter Extras or Easy Extras	6 weeks	4 weeks after 8 weeks, 2 weeks at month 13
Premium Hospital Non-Obstetrics \$250 Excess (Silver Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	8 weeks	4 weeks after 8 weeks, 4 weeks at month 13
Premium Hospital Non-Obstetrics \$500 Excess (Silver Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	8 weeks	4 weeks after 8 weeks, 4 weeks at month 13
Premium Hospital Non-Obstetrics \$750 Excess (Silver Plus)	Simple 60, Simple 50, Starter Extras or Easy Extras	8 weeks	4 weeks after 8 weeks, 4 weeks at month 13

## 2 Month Extras Waiting Period Waiver

- a. Applies to the Extras portion of the policy only
- b. Hospital waiting periods and any Extras waiting periods over 2 months still apply
- c. If you join within 2 months of leaving another Australian health insurer, we'll generally recognise any waiting periods already served on a comparable or lower level of cover.
- d. Member 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 is met.

## 3. Offer Exclusions

This offer is not available to:

- e. Employees of see-u, QCHF, HBF, or any of their agents or related entities.
- f. Current or former members who have received a promotional joining offer for a see-u by HBF branded cover in the last 18 months.
- g. Existing see-u by HBF members making changes to their current policy, including upgrades, downgrades, or adding dependants.
- h. Policies purchased as Hospital-only or Extras-only cover (must be combined).

## 4. 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.
- b. **Second instalment** (where applicable): Remaining free weeks (2 or 4, depending on the product) 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.
- c. If your last full payment aligns with your free-cover eligibility date, the free cover will begin from your next scheduled payment date.
- d. During the free period(s), direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.

## 5. General Conditions

- a. This offer cannot be used in conjunction with any other see-u promotion, incentive, or weeks free offer.
- b. see-u by HBF reserves the right to vary, withdraw, or amend this offer and its qualifying criteria at any time without notice.
- c. Free weeks are not redeemable for cash or any other benefit.