

6 Weeks Free + 2&6 Month Waits Waived Offer – Terms and Conditions

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 8 July 2025 and 5:00 pm (AEST) on 31 August 2025
- Enter the promo code **WAITS WAIVED** at the time of purchase
- This offer does not apply to policies purchased through an aggregator.

2. Eligible Products

The following combined Hospital and Extras covers are eligible:

- a. Premium Hospital Non-Obstetrics (Silver+) + Extras
- b. Secure Hospital (Silver) + Extras
- c. Smart Hospital (Bronze+) + Extras
- d. Saver Hospital (Bronze+) + Extras
- e. Starter Hospital + Extras

3. Offer Exclusions

This offer is not available to:

- a. Employees of see-u, QCHF, HBF or any of their agents or related entities
- b. Current or former members who have received a promotional offer 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. 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 over 6 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.

5. 6 Weeks Free Cover

- a. The policy must be set up on direct debit, 6 weeks free cover will be applied after **8 weeks of continuous eligible cover**, provided full payment has been received
- b. If your last full payment aligns with your 8-week anniversary, the free cover will begin from the next scheduled payment date
- c. During the 6-week free period, direct debits will be paused automatically
- d. Regular payments will resume immediately after the 6 weeks free ends
- e. Regular payments will automatically resume once the 6-week free period ends
- f. If a member changes to an ineligible cover before making this payment, the offer will no longer apply

6. Not available in conjunction with any other see-u offers, including other incentives, campaigns, or free weeks.

7. see-u by HBF reserves the right to vary, withdraw or amend this offer and its qualifying criteria at any time.