

TERMS AND CONDITIONS OF OVHC \$100 WORKER E-GIFT CARD CAMPAIGN

10/06/2026 – 31/8/2026

TERMS AND CONDITIONS

1. These Terms and Conditions set out details of OVHC worker policy eGift card Promotion ("Promotion"). Participation in the Promotion is deemed acceptance of these Terms and Conditions.
2. The Promotion begins at 12:01am AEST on 10 June 2026 and closes at 11:59pm AEST on 31 August 2026 ("Offer Period").
3. The offer in this Promotion is made by The Hospitals Contribution Fund of Australia Limited (ABN 68 000 026 746) of 403 George Street Sydney NSW 2000 ("HCF").
4. Employees of HCF who are directly involved in the administration of this Promotion (and their immediate family members) are ineligible. An 'immediate family member' includes any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.
5. Under this Promotion, Eligible Customers will be entitled to receive one (1) Virtual VISA gift card for the value of \$100 AUD ("Offer" or "Virtual Visa gift card") for each new Eligible Policy purchased, in accordance with these Terms and Conditions.
6. To be an "Eligible Customer", you must:
 - a. during the Offer Period:
 - i. Purchase a new Eligible Policy (defined below) through HCF;
 - ii. Provide a valid email address in connection with that purchase;
 - iii. join as a fully financial member whose cover has commenced within the Offer Period; and
 - b. maintain the same Eligible Policy and pay your premium on time for at least 42 days;
 - c. not have been a policyholder on an HCF private health insurance policy, within the previous 2 months of your Eligible Policy start date; and
 - d. be aged 18 years or over at the time of purchase.
7. An "Eligible Policy" is a policy issued by HCF under its visa compliant Overseas Visitors Health Cover range, namely Basic, Mid, Top and Top Plus products including HCF visa-compliant products that cover visa subclasses 010, 020, 030, 119, 120, 121, 175, 176, 401, 403, 407, 408, 415, 416, 423, 428, 457, 475, 476, 482, 485, 487, 489, 491, 574, 580, 590, 857, 870, 886, 995. It excludes any partially or fully subsidised Health Cover.
8. Excluded products include HCF Visitors non-visa compliant Overseas Visitors Health Cover products (Short Stay, Essentials and Essentials Plus).
9. HCF will grant only one (1) Offer per Eligible Policy, and the Offer is not available in conjunction with any other offer or promotion unless expressly stated. If a policy has two (2) or more Eligible Customers as named insureds, the first Eligible Customer named as an insured on the policy schedule will be awarded the Offer. For example, if a couple's policy is purchased, only one (1) eGift card will be awarded.
10. The name and email address of the Eligible Customer will be supplied to Digital Glue Australia Pty Ltd (ACN 127 466 899) to enable the sending of the Offer. If you do not wish HCF to disclose this information and you therefore do not wish to take up the Offer, please advise HCF by phone on 13 68 42.

11. The Virtual Visa gift card will not be awarded as cash, it will be awarded as a pre-paid e-gift card to the email address nominated by you. The Virtual Visa gift card can only be used for purchases of goods and services (except other gift cards) where pre-paid Virtual Visa gift cards are accepted and processed electronically. HCF will send an email to the email address nominated by you which will contain the prompts for you to redeem the Virtual Visa gift card. Redemption and use of the Virtual Visa gift card is subject to any terms and conditions of the gift card issuer including those specified at <https://incentivesgiftcard.com.au/terms-conditions/>. The Virtual Visa gift card will expire on the date notified to you during the redemption process.
12. HCF may take up to four (4) weeks from the date the member becomes an Eligible Customer to issue the Eligible Customer with their Virtual Visa gift card.
13. The Offer is not refundable or redeemable for cash and expired Offers cannot be extended or replaced.
14. If for any reason you do not redeem the Virtual Visa gift card by the time stipulated on the e-gift card, being ninety (90) days, then the Virtual Visa gift card will be forfeited.
15. HCF reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person who HCF has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Offer. Failure by HCF to enforce any of its rights at any stage does not constitute a waiver of those rights. HCF's legal rights to recover damages or other compensation from such an offender are reserved.
16. If there is incomplete information (including where an email address provided is invalid or incorrect) the Eligible Policy will not be eligible for the Offer.
17. If the Offer is unavailable due to circumstances beyond HCF's control, HCF, in its discretion, reserves the right to substitute the reward with another similar reward determined by HCF to be of equal or higher value.
18. If this Promotion is not capable of being conducted as anticipated due to reasons beyond HCF's control, HCF reserves the right, in its sole discretion, to modify, suspend or terminate the Promotion at any time except in relation to policyholders that took out an Eligible Policy before the Promotion was modified, suspended or terminated.
19. HCF collects personal information ("PI") in order to conduct the Promotion and provide the Offer and may, for this purpose, disclose such PI to Digital Glue Australia Pty Ltd and other third parties involved in making good on the Offer, including but not limited to agents, contractors, service providers and, as required, to Australian regulatory authorities. If you do not provide (or HCF cannot otherwise collect) all of the PI requested, you will not be eligible to receive the Offer. HCF handles PI in accordance with its Privacy Policy which is available at <http://www.hcf.com.au/privacy-policy/>. The Privacy Policy also contains information about how you may opt out, access, update or correct their PI, how you may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. HCF will not disclose your PI to any entity outside of Australia.
20. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify your rights under the Australian Consumer Law or similar consumer protection laws including the consumer guarantees regime ("Non-Excludable Guarantees").
21. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, HCF (including its respective officers, employees and agents) is not responsible for and excludes all liability for any indirect or consequential loss or damage that you may suffer in connection with this Promotion or use of the Offer including loss of opportunity, loss of profit, personal injury or property damage.
22. These Terms and Conditions will be governed by the law of New South Wales, and you agree to submit to the jurisdiction of the courts of New South Wales.
23. A term or part of a term in these Terms and Conditions that is illegal or unenforceable may be severed from these Terms and Conditions while the remaining terms or parts of the term in these terms continue in force.
24. HCF may, at its discretion, not permit this Offer to be combined with another offer