

HCF CORPORATE "UP TO \$400 EFT REWARD OFFER FOR RAC CORPORATE HEALTH PLAN MEMBERS"

TERMS AND CONDITIONS

1. This offer is only open to Australian residents aged 18 years and over, who are eligible to join the HCF Health Plan for RAC **Corporate Members** and are not existing HCF members as at Wednesday 26 December 2018. Offer not available for members with Overseas Visitors Health Cover.
2. Employees (and their immediate family members) of The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 (**HCF**) and agencies associated with this offer 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.
3. This offer commences at 9:00am AEST on Tuesday 26 February 2019 and will continue until terminated by RAC or HCF. (**Offer Period**).
4. To be eligible for this offer and receive a \$200 EFT payment (**Eligible Person**), you must:
 - (a) during the Offer Period:
 - (i) take out HCF hospital and extras cover as a single membership under the Corporate Health Plan through:
 - (A) Corporate Sales Representatives;
 - (B) the HCF Call Centre; or
 - (C) any HCF branch; or
 - (D) <https://www.corporate.hcf.com.au/rac>; and
 - (ii) join HCF as a fully financial member whose cover has commenced; and
 - (b) pay your premium on time and within the HCF's payment terms for the first 3 months of your HCF membership;
 - (c) have maintained the policy after the 30 day cooling off period ends;
 - (d) provide a valid email address when taking your policy and RAC membership code; and
 - (e) not have been a HCF member within the previous 2 months of start date.
5. To be eligible for this offer and receive a \$400 EFT payment (**Eligible Person**), you must:
 - (a) during the Offer Period:
 - (i) take out HCF hospital and extras cover as a couples or family membership under the Corporate Health Plan through:
 - (A) Corporate Sales Representatives;
 - (B) the HCF Call Centre; or
 - (C) any HCF branch; or
 - (D) <https://www.corporate.hcf.com.au/rac>; and
 - (ii) join HCF as a fully financial member whose cover has commenced; and
 - (b) pay your premium on time and within the HCF's payment terms for the first 3 months of your HCF membership;
 - (c) have maintained the policy after the 30 day cooling off period ends;
 - (d) provide a valid email address when taking your policy and RAC membership code; and
 - (e) not have been a HCF member within the previous 2 months of start date.

6. To be eligible for this offer and receive a \$300 EFT payment (**Eligible Person**), you must:
 - (a) during the Offer Period:
 - (i) take out HCF hospital only cover as a couples or family membership under the Corporate Health Plan through:
 - (A) Corporate Sales Representatives;
 - (B) the HCF Call Centre; or
 - (C) any HCF branch; or
 - (D) <https://www.corporate.hcf.com.au/rac>; and
 - (ii) join HCF as a fully financial member whose cover has commenced; and
 - (b) pay your premium on time and within the HCF's payment terms for the first 3 months of your HCF membership;
 - (c) have maintained the policy after the 30 day cooling off period ends;
 - (d) provide a valid email address when taking your policy and RAC membership code; and
 - (e) not have been a HCF member within the previous 2 months of start date.

7. To be eligible for this offer and receive a \$150 EFT payment (**Eligible Person**), you must:
 - (a) during the Offer Period:
 - (i) take out HCF hospital only cover as a single membership under the Corporate Health Plan through:
 - (A) Corporate Sales Representatives;
 - (B) the HCF Call Centre; or
 - (C) any HCF branch; or
 - (D) <https://www.corporate.hcf.com.au/rac>; and
 - (ii) join HCF as a fully financial member whose cover has commenced; and
 - (b) pay your premium on time and within the HCF's payment terms for the first 3 months of your HCF membership;
 - (c) have maintained the policy after the 30 day cooling off period ends;
 - (d) provide a valid email address when taking your policy and RAC membership code; and
 - (e) not have been a HCF member within the previous 2 months of start date.

8. To be eligible for this offer and receive a \$100 EFT payment (**Eligible Person**), you must:
 - (a) during the Offer Period:
 - (i) take out HCF extras only cover as a couples or family membership under the Corporate Health Plan through:
 - (A) Corporate Sales Representatives;
 - (B) the HCF Call Centre; or
 - (C) any HCF branch; or

- (D) <https://www.corporate.hcf.com.au/rac>; and
 - (ii) join HCF as a fully financial member whose cover has commenced; and
- (b) pay your premium on time and within the HCF's payment terms for the first 3 months of your HCF membership;
 - (c) have maintained the policy after the 30 day cooling off period ends;
 - (d) provide a valid email address when taking your policy and RAC membership code; and
 - (e) not have been a HCF member within the previous 2 months of start date.
9. To be eligible for this offer and receive a \$50 EFT payment (**Eligible Person**), you must:
- (a) during the Offer Period:
 - (i) take out HCF extras only cover as a single membership under the Corporate Health Plan through:
 - (A) Corporate Sales Representatives;
 - (B) the HCF Call Centre; or
 - (C) any HCF branch; or
 - (D) <https://www.corporate.hcf.com.au/rac>; and
 - (ii) join HCF as a fully financial member whose cover has commenced; and
 - (b) pay your premium on time and within the HCF's payment terms for the first 3 months of your HCF membership;
 - (c) have maintained the policy after the 30 day cooling off period ends;
 - (d) provide a valid email address when taking your policy and RAC membership code; and
 - (e) not have been a HCF member within the previous 2 months of start date.
10. Only one (1) EFT payment permitted per policy, and not available with any other offers or promotions (excluding the waiting period waiver offer).
11. HCF's decision is final and no correspondence will be entered into.
12. HCF will provide you with your EFT payment, only if all of the conditions specified in paragraph 4, 5, 6, 7, 8, or 9 are met.
13. The EFT payment will not be awarded as cash, it will be awarded as EFT transfers to a bank account as specified by you. HCF will send an email to the email address specified by you which will contain the prompts for you to provide the bank account details for the EFT transfers. Redemption of the EFT payment is subject to any terms and conditions of the EFT issuer including those specified on the rewards platform or on the Digital Glue HCF Rewards platform at rewards.hcf.com/corporate.
14. HCF may take up to six (6) weeks from the date an Eligible Person has paid their first 3 months' premium to issue the Eligible Person with their EFT payment.
15. If for any reason you do not redeem the EFT payment by the time stipulated on the e-voucher, being sixty (60) days, then the EFT payment will be forfeited.

16. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act 2010 (Cth), as well as any other implied warranties under the Australian Securities and Investment Commissions Act 2001 (Cth) or similar consumer protection laws in the State and Territories of Australia (**Non-Excludable Guarantees**). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, HCF (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury, or any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of this offer.
17. 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 (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under HCF's control); (b) any theft, unauthorised access or third party interference; (c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by HCF) due to any reason beyond the reasonable control of HCF; (d) any variation in reward value to that stated in these terms and conditions; (e) any tax liability incurred by a claimant; or (f) use of the e-voucher.
18. HCF collects personal information (**PI**) in order to conduct this offer and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers and prize suppliers. Submitting a claim is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <http://www.hcf.com.au/privacy-policy/>. The Privacy Policy also contains information about how you may opt out, access, update or correct your 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. The Promoter will not disclose your personal information to any entity outside of Australia.