HCF THANK YOU TERMS AND CONDITIONS

EFFECTIVE 3 JULY 2026

ABOUT HCF THANK YOU

1. HCF Thank You is a member recognition program administered by or on behalf of The Hospitals Contribution Funds of Australia Ltd ABN 68 000 026 746 of 403 George Street Sydney NSW 2000, Australia (**HCF**, **we, our** or **us**).
2. Eligible Members (**you**) are automatically able to participate in the program, which includes accessing current HCF Thank You offers and rewards. There is no need for you to complete a registration process.
3. HCF works with a range of Reward Partners to provide the HCF Thank You program offers to Eligible Members. A list of the current Reward Partners is set out in the table below.
4. In these Terms and Conditions unless the context otherwise requires:
   - **(a) Eligible Member** has the meaning given to in clause 5;
   - **(b) HCF Group** means HCF, HCF Life Insurance Company Pty Ltd, Manchester Unity Australia Ltd, HCF Research Foundation Limited, HCF Pty Limited and HCF Nominees Pty Ltd;
   - **(c) HCF Life** means HCF Life Insurance Company Pty Ltd ABN 37 001 831 250;
   - **(d) HCF Member** is someone with an active HCF or HCF Life membership.
   - **(e) Reward Partner** means an entity that has entered into an agreement with HCF to provide its members with offers and rewards as part of HCF Thank You;
   - **(f) Membership Tier** means a membership tier that is a part of HCF Thank You, which are presently:
     - **(i) Opal** - entry level tier, which is generally available where an Eligible Members tenure with HCF is less than 5 years;
     - **(ii) Emerald** - generally available where an Eligible Member's tenure with HCF extends beyond 5 years but is less than 10 years;
     - **(iii) Ruby** - generally available where an Eligible Member's tenure with HCF
     - **(iv)** extends beyond 10 years but is less than 25 years; and
     - **(v) Diamond** - generally available where an Eligible Member's tenure with HCF extends beyond 25 years.
   - **(g) Eligible Product** includes any Australian residents hospital or ancillary product (excluding Ambulance Only) or any Life and Disability, Term Life, Family Plan – FPL, Income Protection, Salary Continuance Insurance, Recovery Cover, Crisis Cash and Serious Illness Cover, Smart Term, Women's care, Income Assist, Medical Trauma, Bounce Back or Critical Illness Cover.

ELIGIBLE MEMBERS AND MEMBERSHIP TIERS

5. An Eligible Member is an HCF Member:
   - **(a)** who has held an Eligible Product for at least one week; and
   - **(a)** who holds an Eligible Product and:
     - **(i)** the policy for that Eligible Product is active and financial and not in arrears; and
     - **(i)** meets the criteria for recognition (set out in clauses 6 – 10 below) under HCF Thank You as an Opal, Emerald, Ruby or Diamond Membership Tier.
6. HCF members will not be eligible to access HCF Thank You if they only hold Overseas Visitors Health Cover. However, if such HCF members subsequently take up an Eligible Product, they will have their HCF membership tenure on their Overseas Visitors Health Cover product recognised for the purposes of calculating their HCF Thank You Membership Tier and gain access to HCF Thank You.
7. If an Eligible Member on a specific policy leaves the policy and establishes their own policy within 90 days, they will retain the Membership Tier of their previous policy. For example, if a teenager is covered under their parent's policy with Diamond tier status, and they leave that policy to immediately establish their own policy with an Eligible Product, they will retain Diamond tier status on their new policy.
8. If the primary policy holder dies, any other Eligible Members on that policy will inherit the same Membership Tier as the primary policy holder, even if they move to another existing or new policy, as long as they remain on an Eligible Product.
9. If existing Eligible Members combine their policies into one, the highest Membership Tier from the Eligible Members will be assigned to each them, even if the primary policy holder is only otherwise eligible for a lower tier.
10. An Eligible Member who:
    - **(a)** changes their product and no longer holds an Eligible Product will no longer be eligible for access to HCF Thank You. If they re-instate their policy to an Eligible Product any time during the course of their policy, their tenure on the ineligible product will count towards calculation of their HCF Thank You Membership Tier.
    - **(b)** has their policy terminated, or ceases to be an HCF Member will no longer be eligible for access to HCF Thank You. If they reinstate their policy to an Eligible Product within 90 days of their policy being terminated or ceasing to be a member, their previous tenure will continue to accrue and they will retain their previous Membership Tier. If they re-join HCF on an Eligible Product after 90 days, their previous tenure will not be counted for assigning a Membership Tier.
    - **(c)** is granted an overseas suspension, will not continue to accrue tenure towards their HCF Thank You Membership Tier while the overseas suspension is in place.
    - **(d)** is granted unemployment and sickness, hardship or natural disaster suspension will continue to accrue tenure towards their HCF Thank You Membership Tier while the suspension is in place.
11. HCF reserves the right to allocate, at its discretion, a higher Membership Tier to an Eligible Member than would ordinarily be available to that Eligible Member.

HCF THANK YOU OFFERS AND REWARDS

12. HCF Thank You offers and rewards can be viewed by logging into the HCF Member portal at **hcf.com.au/members**.
13. HCF, at its discretion, may offer different HCF Thank You offers, rewards and promotions to different Eligible Members depending on their HCF Thank You Membership Tier.
14. Depending on the Reward Partner, the Eligible Member will be required to access offers in different ways. This may involve clicking on a website link, utilising a promotional code, displaying the HCF membership card, completing a registration process, or other processes as specified by HCF Thank You and the Reward Partner. An Eligible Member must follow the specified process to access that offer.
15. HCF may at any time, without advance notice to Eligible Members offer

additional or otherwise limit, change, suspend or terminate:

(a) the offers and rewards of any Membership Tier; and

(b) the availability of any offer under HCF Thank You.

16. HCF gives no warranty as to the ongoing availability of the HCF Thank You program or any benefit conferred by it.

17. From time to time HCF may update or change any terms of these Terms and Conditions by updating the Terms and Conditions on the HCF Thank You website. The Eligible Member should regularly check the HCF Thank You website at **hcf.com.au/thankyou** for any changes. If HCF makes a material change to any of these Terms and Conditions that is detrimental to Eligible Members, HCF will provide a notice on the HCF Thank You website.

18. Where an offer is accepted but is unavailable for any reason, HCF and Reward Partners, reserve the right to substitute all or part of any such item with another offer of equal or greater value.

LIMITS ON OFFERS (DISCOUNTING RULES)

19. Eligible Members who have reached their maximum discount allowance under the *Private Health Insurance Act Rules 2015 (Discounting Rules)* will not be eligible to receive any future offers through HCF Thank You that are regulated by the Discounting Rules for a further twelve months.

OFFERS FROM REWARD PARTNERS

20. Offers that require payment to a Reward Partner will only be processed upon payment in full to the Reward Partner (or their agent) including any applicable GST.

21. For any issues with orders placed via Reward Partners, including cancellations, refund requests, delayed or missing orders or damaged goods, the Eligible Member must contact the Reward Partner to address those issues.

22. If an Eligible Member wishes to take up an offer from Lifestyle Rewards, they must accept Lifestyle Rewards terms and conditions which will be presented to them upon entering the Lifestyle Rewards portal from the HCF Thank You website.

23. Subject to clause 32, an Eligible Member may escalate their complaint to HCF by calling us on **13 13 34**, visiting a branch, sending HCF an email via the website or in writing to The Hospital Contribution Fund at Australia Ltd at PO BOX 4242 Sydney, NSW 2001. HCF will make reasonable effort to seek resolution of the issue on the Member's behalf. This is no way denotes acceptance of liability by HCF. Nothing in this clause affects any rights an Eligible Member may have which by law cannot be excluded, including under the Australian Consumer Law and any other Federal State or Territory consumer protection legislation (refer to further clause 34).

ELIGIBLE MEMBER OBLIGATIONS AND RESPONSIBILITIES

24. By accessing any offers via the HCF website, through Reward Partners or otherwise, you accept and agree to be bound by these Terms and Conditions.

25. In addition to these Terms and Conditions:

(a) any individual offers may be subject to separate terms and conditions referred to below or on the promotional webpages for the offer (such as the HCF Thank You website or other specified webpage). Eligibility for these other offers is subject to those additional terms and conditions; and

(b) full terms and conditions for each offer will be available on the HCF website, and Eligible Members should check those additional terms and conditions and read them carefully before participating in any such offer.

If there is any inconsistency between these Terms and Conditions and any of those additional terms and conditions, the provision in these Terms and Conditions will prevail to the extent of any inconsistency.

27. It is your responsibility to read and accept the offer terms and conditions before redeeming a particular offer.

28. All services and offers are for your personal use only and are not transferable in any circumstances.

29. Where delivery of a product forms part of an offer, you must ensure that you enter the correct delivery details at the point of purchase and/or redemption. HCF and its Reward Partners will not be responsible or liable for products, and will not replace products, that are sent to incorrectly submitted delivery addresses.

30. It is your responsibility to advise HCF in the event of a loss, theft or unauthorised use of your membership card as soon as possible.

HCF'S RIGHTS

HCF reserves the right to cancel or withdraw your access to HCF Thank You, including any offers made under the program if:

(a) HCF reasonably considers that an Eligible Member has engaged in any fraudulent, inappropriate, unreasonable or commercial use of any HCF Thank You offers or the services provided by HCF;

(b) HCF reasonably considers that an Eligible Member has engaged in any material breach of these Terms and Conditions or any other breach that the Eligible Member fails to rectify within 7 days of receiving notice of the breach;

(c) the member is no longer an Eligible Member in accordance with clause 5;

(d) the Eligible Member does not comply with any law (including if they are convicted of a crime); or

(e) HCF reasonably considers that an Eligible Member has or will bring into disrepute HCF's brand, reputation, status or professionalism within the community at large.

31. HCF may suspend and/or terminate HCF Thank You at any time for any reason. HCF will provide at least one months' notice in the event that it terminates HCF Thank You

32. If a supply under these terms and conditions is a supply of goods or services by HCF to you as a consumer within the meaning of the Australian Consumer Law, then nothing contained in these terms and conditions excludes, restricts or modifies the application of any provision, the exercise of any right or remedy, or the imposition of any liability under the Australian Consumer Law, provided that, to the extent that the Australian Consumer Law permits HCF to limit its liability, then HCF's liability shall be limited (at its option and where it is fair and reasonable to do so) to:

(a) in the case of services, supplying the services again or payment of the cost of having the services supplied again; and

(b) in the case of goods, replacing the goods, supplying equivalent goods or repairing the goods, or payment of the cost of replacing the goods, supplying equivalent goods or having the goods repaired.

33. Subject to clause 32, neither HCF nor its Reward Partners will incur any liability in relation to any loss, damage, costs or expenses suffered or incurred by you as a result of:

(a) the suspension and/or termination of HCF Thank You;

(b) any theft of or third party interference with anything an Eligible Member is entitled to under HCF Thank You;

(c) product orders that are late due to any reason beyond the reasonable control of HCF and its Reward Partners;

(d) any tax liability incurred by an Eligible Member; or

(e) the Eligible Member's use of an HCF Thank You services or offer, except to the extent that any loss, damage, costs or expenses suffered or incurred were caused or contributed to by HCF.

PRIVACY

34. If you do not want to receive communications about HCF Thank You, you can visit online member services located at **hcf.com.au/members** to opt out of receiving HCF Thank You communications. If you opt out you may no longer be notified of HCF Thank You offers.

35. HCF respects your privacy. We collect, store and use your personal information in accordance with our privacy policy located at **hcf.com.au/about-us/about-HCF/governance-and-structure/policies/privacy-policy**. It is a condition of your participation in HCF Thank You that if you redeem a Reward Partner offer you consent to:

(a) HCF (and its Reward Partners) using your personal information to operate and provide you with HCF Thank You offers and other rewards from HCF;

(b) HCF (and its Reward Partners) using your personal information for the purposes described in its (and their) privacy policy;

(c) HCF (and its Reward Partners) sharing your personal information within the HCF Group and with Reward Partners (some of whom may be overseas), as described in its privacy policy; and

(d) HCF and its Reward Partners exchanging, collecting and using personal information relating to you and HCF Thank You, to provide you with HCF Thank You offers and other rewards.

37. You may access or correct your personal information held by HCF, or make a complaint about its privacy practices, as described in HCF's privacy policy.

38. HCF may provide information about Eligible Members to its Reward Partners, and Reward Partners may provide information to HCF about offers members access through them.

HCF THANK YOU REWARD PARTNER OFFERS INFORMATION AND IMPORTANT CONDITIONS

REWARD PARTNER	OFFER	INFORMATION AND IMPORTANT CONDITIONS
HelloFresh	Get your first box 60% off and an ongoing 10% discount.	The offer is available to all existing and new HelloFresh customers and the discount can be used for all boxes (Classic / Veggie / Family). **60% discount on first box and ongoing 10% discount on boxes does not apply to any Gourmet Recipe charges**. **Customers who substitute a standard recipe for a Gourmet Recipe will be charged an additional fee of $5.95 per meal per person for their box**. By participating in this promotion you are not required to receive any minimum amount of orders. The HelloFresh subscription is fully flexible. Customers can choose to cancel their subscription with HelloFresh anytime. Cancel your HelloFresh online account by Wednesday midnight the week prior to your next delivery to ensure that you are not charged for that delivery. Order online. When using this code you will be signed up to an ongoing weekly subscription. Cannot be used in conjunction with any other offer. Only valid within HelloFresh delivery area. Full terms and conditions and delivery areas available at **hellofresh.com.au/termsandconditions**
Pet Insurance	HCF members get 12% discount on HCF's Happy Tails Cover Pet Insurance#	HCF members who have held eligible cover for at least 1 week (consecutive) and are up to date with their premiums can get a discount of 12% on HCF Happy Tails Cover Pet Insurance policies issued from 03/07/2026 and their subsequent renewals (Discount). For this Discount, "eligible cover" includes all Hospital and Extras products, plus selected Life and Recover Cover products (full list available **here**) and excludes Overseas Visitor Health Cover and Ambulance Only Cover. The Discount does not apply to Manchester Unity Pet Insurance policies. To redeem the Discount, HCF members must have registered on the HCF My Membership app or through **online member services** before they quote and buy a new HCF Pet Insurance policy online via the **HCF Pet Insurance webpage**. The Discount will be applied to standard premiums (including for optional covers), before adding fees, taxes and government charges, noting that if the HCF member is eligible for more than one discount, we apply each of them in a predetermined order to the premium as reduced by any prior applied discount. The Discount will continue to apply for HCF eligible members automatically in the event the policy is renewed, while this offer continues. HCF members who bought a HCF Pet Insurance policy before this Discount or any previous HCF Pet Insurance member discount applied, or before they had held eligible cover for at least 1 week (consecutive), can redeem the Discount (which will be applied on subsequent renewals) by registering on the HCF My Membership app or through online member services and contacting PetSure on **1800 630 681**. This Discount may be subject to change at any time, without notice. Any previous member discount percentage applicable to HCF Pet Insurance policies issued prior to this date will continue to apply unchanged to renewals of those policies on and after 03/07/2026. Cover is available for dogs and cats only. Policy Terms and Conditions, limits, sub-limits, exclusions, excesses and waiting periods apply. HCF Pet Insurance policies entered into for the first time prior to 21 March 2024 and subsequent renewals of those policies are issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436, arranged and administered by PetSure (Australia) Pty Ltd ABN 95 075 949 923, AFSL 420183 (PetSure) and promoted and distributed by The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241414 (HCF). HCF Pet Insurance policies entered into for the first time on or after 21 March 2024 and subsequent renewals of those policies are issued by PetSure and promoted and distributed by The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746, AFSL 241414 (HCF). Any advice provided is general only and does not take into account your individual objectives, financial situation or needs. Please consider the Product Disclosure Statement (PDS) to ensure this product meets your needs before purchasing, or choosing to continue with the product. PDS and Target Market Determination available at **hcf.com.au/petinsurance**. HCF Pet Insurance is not part of HCF's health insurance business. Please do not assume that pet insurance and health insurance are similar. HCF may receive a commission of up to 13% of the premium for promoting HCF Pet Insurance Policies. HCF sales agents are paid a salary or wages but do not receive a commission or other payments attributable to the sale of HCF Pet Insurance. For more information, contact HCF on **13 13 14**.

Travel	HCF members can save 25% on travel insurance when you use our discount code.	HCF members who have held eligible cover for at least 1 week and are up to date with their premiums can receive a 25% discount on HCF Travel Insurance. For this offer, eligible cover includes all Hospital and Extras products, plus selected Life and Recover Cover products (see clause 4(g)) and excludes Overseas Visitor Health Cover and Ambulance Only Cover. 25% discount applies to new policy purchases and is based on standard premium rates (including optional covers). It applies automatically upon successful input of the discount code and applies to any changes, upgrades or amendments made to the policy prior to commencement of the journey. The discount may apply to changes made after commencement of the journey, contact Allianz Global Assistance to find out more. Cannot be used in conjunction with, or in addition to any other discounts. No additional discounts will be provided to Members who already receive a Member discount. Please contact us for more information. HCF reserves the right to change, remove or amend this offer without providing written notice. HCF Thank You terms and conditions apply. To access the discount code, log in to the My Membership app or online member services and go to the travel section of the HCF Thank You page to find the code. The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 AFSL 241414 (HCF) arranges this insurance as agent for AWP Australia Pty Ltd ABN 52 097 227 177 AFSL 245631 trading as Allianz Global Assistance (AGA). AGA arranges and manages travel insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). Terms, conditions, exclusions, limits and applicable sub-limits apply. HCF, Allianz and AGA do not provide any advice on this insurance based on any consideration of your objectives, financial situation or needs. Because of that, you should consider whether the advice is appropriate for you. Before making a decision please consider the **Product Disclosure Statement**, the **Financial Services Guide** and **Target Market Determination (TMD)**. If you purchase a policy, HCF and AGA receive a commission which is a percentage of your premium - ask us for more details before we provide you with services.
Car Insurance	As an Eligible Member you can also save 5% when you use our link to quote and buy a new HCF Car Insurance policy online.	HCF arranges this insurance as an agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the Motor Insurance Product Disclosure Statement (PDS), any applicable supplementary PDS and the Financial Services Guide, which can be accessed at **hcf.com.au/car**. The relevant Target Market Determination is available by calling **1300 657 046**. If you purchase this insurance, we will receive a commission of up to 5% of the premium for each policy issued and renewed and may also receive a share of up to 40% of the underwriting profit. Ask us for more details before we provide you with services. HCF members who have held eligible cover for at least 1 week and are up to date with their premiums can save 5% on HCF Car Insurance. For this offer, eligible cover includes all Hospital and Extras products, plus selected Life and Recover Cover products (see clause 4(g) for the full list) and excludes Overseas Visitor Health Cover and Ambulance Only Cover. To redeem the discount HCF members must have the HCF My Membership app or online member services set up, and be logged in when you quote and buy a new HCF Car Insurance policy online via the HCF Thank You webpage. The discount will be applied to standard premiums (including for optional covers) after all other eligible discounts, to the extent that any minimum premium is not reached (noting that if you are eligible for more than one discount, we apply each of them in a predetermined order to the premium as reduced by any prior applied discounts/entitlements). The discount does not apply to taxes and government charges. The discount will continue to apply automatically in the event the policy is renewed, while this offer continues. HCF reserves the right to change, remove or amend this offer without providing written notice. HCF Thank You terms and conditions apply.

Home and Contents Insurance	As an Eligible Member you can also save 5% when you use our link to quote and buy a new HCF Home Insurance policy online.	HCF arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Home and Contents Insurance Product Disclosure Statement (PDS), any applicable supplementary PDS, the Home Buildings or Home Contents Key Fact Sheets and the Financial Services Guide which, can be accessed at **hcf.com.au/home**. The relevant Target Market Determination is available by calling **1300 657 046**. If you purchase this insurance, we will receive a commission of up to 5% of the premium for each policy issued or renewed, and we may also receive a share of up to 40% of the underwriting profit. Ask us for more details before we provide you with services. HCF members who have held eligible cover for at least 1 week and are up to date with their premiums can save 5% on HCF Home Insurance. For this offer, eligible cover includes all Hospital and Extras products, plus selected Life and Recover Cover products (see clause 4(g) for the full list) and excludes Overseas Visitor Health Cover and Ambulance Only Cover. To redeem the discount HCF members must have the HCF My Membership app or online member services set up, and be logged in when you quote and buy a new HCF Home Insurance policy online via the HCF Thank You webpage. The discount will be applied to standard premiums including for optional covers, after all other eligible discounts, to the extent that any minimum premium is not reached (noting that if you are eligible for more than one discount, we apply each of them in a predetermined order to the premium as reduced by any prior applied discounts/entitlements). The discount does not apply to taxes and government charges. The discount will continue to apply automatically in the event the policy is renewed, while this offer continues. HCF reserves the right to change, remove or amend this offer without providing written notice. HCF Thank You terms and conditions apply.
Landlord Insurance	As an Eligible Member you can also save 5% when you use our link to quote and buy a new HCF Landlord Insurance policy online.	HCF arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Policy terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Landlord Insurance Product Disclosure Statement (PDS), any applicable supplementary PDS, the Landlord Buildings or Landlord Contents Key Fact Sheets and the Financial Services Guide, which can be accessed at **hcf.com.au/landlord**. The relevant Target Market Determination is available by calling **1300 657 046**. If you purchase this insurance, we will receive a commission of up to 5% of the premium for each policy issued and renewed and we may also receive a share of up to 40% of the underwriting profit. Ask us for more details before we provide you with services. HCF members who have held eligible cover for at least 1 week and are up to date with their premiums can save 5% on HCF Landlord Insurance. For this offer, eligible cover includes all Hospital and Extras products, plus selected Life and Recover Cover products (see clause 4(g) for the full list) and excludes Overseas Visitor Health Cover and Ambulance Only Cover. To redeem the discount HCF members must have the HCF My Membership app or online member services set up, and be logged in when you quote and buy a new HCF Landlord Insurance policy online via the HCF Thank You webpage. The discount will be applied to standard premiums including for optional covers, after all other eligible discounts, to the extent that any minimum premium is not reached (noting that if you are eligible for more than one discount, we apply each of them in a predetermined order to the premium as reduced by any prior applied discounts/entitlements). The discount does not apply to taxes and government charges. The discount will continue to apply automatically in the event the policy is renewed, while this offer continues. HCF reserves the right to change, remove or amend this offer without providing written notice. HCF Thank You terms and conditions apply.