TERMS AND CONDITIONS

HCF "UP TO $400 VIRTUAL VISA GIFT CARD REWARD OFFER FOR RAC MEMBER HEALTH PLAN"

Terms and Conditions

1. These terms and conditions are effective on and from 1 July 2026 and have been amended since the start of the Offer Period.

2. This offer is made by The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 (**HCF**) and is only open to Australian residents aged 18 years and over, who are eligible to join the HCF Health Plan for RAC members (**Member Health Plan**). Offer is not available for members with Ambulance Only Cover, Overseas Visitors Health Cover or RT Health cover.

3. Employees (and their immediate family members) of 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.

4. This offer commences at 9:00am AEST on Monday, 15 June 2026 and will continue until terminated by HCF (**Offer Period**).

5. To be eligible for this offer and receive a $200 Virtual Visa gift card (**Eligible Person**), you must:

   (a) during the Offer Period:
      (i) take out HCF hospital and extras cover as a single membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or
         (D) https://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 HCF's payment terms for the first 3 months of your HCF membership;
   (c) maintain your policy for 3 months after taking out cover during the Offer Period;
   (d) provide a valid email address and your RAC membership number when taking out your policy;
   (e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
   (f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

6. To be eligible for this offer and receive a $400 Virtual Visa gift card (**Eligible Person**), you must:

   (a) during the Offer Period:
      (i) take out HCF hospital and extras cover as a couples, family or single parent membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or
         (D) https://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 HCF's payment terms for the first 3 months of your HCF membership;
   (c) maintain your policy for 3 months after taking out cover during the Offer Period;
   (d) provide a valid email address and your RAC membership number when taking out your policy;
   (e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
   (f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

7. To be eligible for this offer and receive a $300 Virtual Visa gift card (**Eligible Person**), you must:

(a) during the Offer Period:
  (i) take out HCF hospital only cover as a couples, family or single parent membership under the Member Health Plan through:
    (A) a Corporate Sales Representative;
    (B) the HCF Call Centre; or
    (C) any HCF branch; or
    (D) https://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 HCF's payment terms for the first 3 months of your HCF membership;
(c) maintain your policy for 3 months after taking out cover during the Offer Period;
(d) provide a valid email address and your RAC membership number when taking out your policy;
(e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

8. To be eligible for this offer and receive a $150 Virtual Visa gift card (**Eligible Person**), you must:

(a) during the Offer Period:
  (i) take out HCF hospital only cover as a single membership under the Member Health Plan through:
    (A) a Corporate Sales Representative;
    (B) the HCF Call Centre; or
    (C) any HCF branch; or
    (D) https://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 HCF's payment terms for the first 3 months of your HCF membership;
(c) maintain your policy for 3 months after taking out cover during the Offer Period;
(d) provide a valid email address and your RAC membership number when taking out your policy;
(e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

9. To be eligible for this offer and receive a $100 Virtual Visa gift card (**Eligible Person**), you must:

(a) during the Offer Period:
  (i) take out HCF extras only cover as a couples, family or single parent membership under the Member Health Plan through:
    (A) a Corporate Sales Representative;
    (B) the HCF Call Centre; or
    (C) any HCF branch; or
    (D) https://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 HCF's payment terms for the first 3 months of your HCF membership;
(c) maintain your policy for 3 months after taking out cover during the Offer Period;
(d) provide a valid email address and your RAC membership number when taking out your policy;
(e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

10. To be eligible for this offer and receive a $50 Virtual Visa gift card (**Eligible Person**), you must:
(a) during the Offer Period:
  (i) take out HCF extras only cover as a single membership under the Member Health Plan through:
    (A) a Corporate Sales Representative;
    (B) the HCF Call Centre; or
    (C) any HCF branch; or
    (D) https://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 HCF's payment terms for the first 3 months of your HCF membership;
(c) maintain your policy for 3 months after taking out cover during the Offer Period;

(d) provide a valid email address and your RAC membership number when taking out your policy;
(e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

11. Limit of 1 Virtual Visa gift card per policyholder.

12. HCF's decision is final and no correspondence will be entered into.

13. HCF will provide you with your Virtual Visa gift card, only if the condition specified in paragraph 2 is met and all of the conditions specified in any one of paragraphs 5, 6, 7, 8, 9, or 10 are met.

14. The Virtual Visa gift card will not be awarded as cash. 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 provided by you at the time of joining 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/ and [on the rewards platform or on the Digital Glue HCF Rewards platform at rewards.hcf.com/corporate.]. The Virtual Visa gift card will expire on the date notified to you during the redemption process.

15. HCF may take up to six (6) weeks from the date a member becomes an Eligible Person to issue the Eligible Person with their Virtual Visa gift card.

16. 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 from receipt of the redemption email, then the Virtual Visa gift card will be forfeited.

17. Nothing in these terms limits, excludes or modifies or purports to limit, exclude or modify your rights under the Australian Consumer Law or similar consumer protection laws including under the consumer guarantees regime (**Non-Excludable Guarantees**).

18. 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 offer or use of the Virtual Visa gift card including loss of opportunity, loss of profit, personal injury or property damage.

19. 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 reward suppliers. Submitting a claim is conditional on providing this PI. HCF handles PI in accordance with 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. HCF will not disclose your personal information to any entity outside of Australia.

20. A term or part of a term in these terms that is illegal or unenforceable may be severed from these terms and the remaining terms or parts of the term in these terms continue in force.