

UP TO \$400 VIRTUAL VISA GIFT CARD OFFER ACTIVE LOCALS

Terms & Conditions

1. HCF is offering a \$200 Virtual Visa gift card payment or a \$400 Virtual Visa gift card payment (together, **reward**) if you meet the eligibility criteria in clause 3 or 4 respectively (**Offer**) on these terms and conditions. If you take the actions necessary to meet the eligibility criteria in clause 3 or 4, you agree to accept and be bound by these terms and conditions.
2. The Offer commences at 00:00 AEST on 18 November 2025 and continues until terminated by HCF by placing a notice on its website (Offer Period). HCF has the right to withdraw or change the Offer at any time before you become an Eligible Person.

VIRTUAL VISA GIFT CARD OFFER

3. To be eligible for this Offer and receive a \$200 Virtual Visa gift card, you must:
 - a. be an Australian resident, aged 18 years or over;
 - b. during the Offer Period:
 - i. join combined HCF hospital & extras cover (excluding Overseas Visitors Health Cover and RT Health branded cover) as a single membership (**Singles Policy**) under the Active Locals plan through:
 1. the HCF Call Centre; or
 2. any HCF branch; or
 3. <https://corporate.hcf.com.au/activelocals>; and
 - ii. commence your Singles Policy;
 - c. pay your premium for your Singles Policy on time and maintain your Singles Policy for 3 continuous months;
 - d. provide a valid email address when taking out your policy during the Offer Period
 - e. not have been insured under an HCF health insurance policy in the 2 months prior to taking out the Eligible Cover; and
 - f. not have received any promotional discount on any HCF health insurance policy within the 12 months prior to the date you became eligible for the Offer.
4. To be eligible for this free weeks offer and receive a \$400 Virtual Visa gift card, you must:
 - a. be an Australian resident, aged 18 years or over;
 - b. during the Offer Period:
 - i. join combined HCF hospital & extras cover (excluding Overseas Visitors Health Cover and RT Health branded cover) as a family or couples membership (**Family/Couples Policy**) under the Active Locals plan through:
 1. the HCF Call Centre; or
 2. any HCF branch; or
 3. <https://corporate.hcf.com.au/activelocals>; and
 - ii. commence your Family/Couples Policy;
 - c. pay your premium for your Family/Couples Policy on time and maintain your Family/Couples Policy for 3 continuous months;
 - d. provide a valid email address when taking out your policy during the Offer Period

- e. not have been insured under an HCF health insurance policy in the 2 months prior to taking out the Eligible Cover; and
 - f. not have received any promotional discount on any HCF health insurance policy within the 12 months prior to the date you became eligible for the Offer.
5. If you switch from your Singles Policy or your Family/Couples Policy to another policy with HCF during the first 3 continuous months of the cover, you will no longer be eligible for this offer.
 6. HCF will grant only one (1) Virtual Visa gift card per Singles Policy or Couples/Family Policy and the Offer is not available in conjunction with any other offers or promotions.
 7. 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/>. The Virtual Visa gift card will expire on the date notified to you during the redemption process.
 8. HCF may take up to six (6) weeks from the date an Eligible Person has completed their first 3 continuous months to issue the Eligible Person with their Virtual Visa gift card.
 9. 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.
 10. If the reward is not available due to circumstances beyond HCF's reasonable control, HCF may substitute the reward with another similar reward determined by HCF to be of equal or higher value.
 11. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under Australian Consumer Law, as well as any other implied warranties under the Australian Securities and Investment Commissions Act 2001 (Cth) or similar consumer protection laws in the States and Territories of Australia (**Non-Excludable Guarantees**).
 12. 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 the Offers including loss of opportunity, loss of profit, personal injury or property damage.
 13. 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. If you do not provide (or HCF cannot otherwise collect) all of the PI requested, you will not be eligible to receive the reward. HCF will handle PI collected as part of this Offer (and more generally) in accordance with its Privacy Policy, which can be viewed at (<https://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.
 14. These terms and conditions will be governed by the laws of New South Wales, and you agree to submit to the jurisdiction of the courts of New South Wales.
 15. 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 and the remaining terms or parts of the term in these terms and conditions continue in force.