TERMS AND CONDITIONS

Flybuys and HCF "Up to 150,000 Points" Offer

Terms and Conditions

1 20,000 points (Bonus Points Offer)

These terms and conditions are effective on and from 4 August 2026 and have been amended since the start of the Offer Period.

Eligibility requirements

To qualify for the Bonus Points Offer you must:

1. be a current Flybuys member;
2. be a new HCF member (you must not have been an HCF policyholder within 6 months prior to taking out a New Eligible HCF Policy);
3. sign up to a New Eligible HCF Policy between 12:01am (AEST) on Wed 1 Jul 2026 and 11:59pm (AEST) on Mon 14 Sep 2026 **(Bonus Points Period)**;
4. provide your Flybuys member number when joining through HCF online, the HCF call centre or in an HCF branch;
5. have your New Eligible HCF Policy accepted by HCF; and
6. be an Australian resident,

(collectively, the **Eligibility Requirements**).

New Eligible HCF Policy means any new HCF health insurance policy for hospital only, extras only or combined hospital and extras cover and excludes Corporate, Ambulance Only, Overseas Visitors Health Covers, RT Health branded products and HCF Life Insurance products.

To receive 20,000 Flybuys points, your New Eligible HCF Policy must be active (i.e. not terminated or suspended) for at least 30 days (**30 Day Period**) and your cover premium must be paid up to date as at the end of the 30 Day Period.

If your New Eligible HCF policy is suspended, cancelled or terminated or you change your level of policy cover to an excluded policy during the 30 Day Period, that policy will not be eligible for the Bonus Points Offer. Points are awarded once per policy to the Flybuys account nominated by the policyholder. Flybuys points will be awarded in one instalment within 14 days after the 30 Day Period.

Flybuys' privacy policy applies. Standard Flybuys terms and conditions apply and are available at flybuys.com.au.

General

- The Bonus Points Offer is only available if you join through HCF online, the HCF call centre or in an HCF branch.
- To earn and redeem Flybuys points you must be a current Flybuys member.
- Flybuys' privacy policy applies. Standard Flybuys terms and conditions apply and are available at flybuys.com.au.
- Flybuys will credit your Flybuys membership account with Flybuys points in accordance with these terms and conditions.
- The Bonus Points Offer is available independently of the Standard Points Offer.

2 Up to 130,000 standard points offer (the Standard Points Offer)

- If you meet the Eligibility Requirements and maintain your health insurance policy in accordance with the terms set out below, you will receive your Flybuys points up to the amounts set out in the Points Table. Number of points awarded depends on the annual premium value.
- The total annual premium value is calculated prior to any rebate reduction from the Government and includes any Lifetime Health Cover loading.

Eligibility requirements

To qualify for this offer you must:

1. be a current Flybuys member;
2. be a new HCF member (you must not have been an HCF policyholder within 6 months prior to taking out a New Eligible HCF Policy);
3. provide your Flybuys member number when joining directly through HCF online, the HCF call centre or in an HCF branch;
4. take out a New Eligible HCF Policy that is accepted by HCF during the Offer Period. The Offer Period begins at 12:01am (AEDT) on Wed 1 July 2026 and continues until the Standard Points Offer is withdrawn. Reasonable notice will be provided before the Standard Points Offer is withdrawn; and
5. be an Australian resident,

(collectively, the **Eligibility Requirements**).

New Eligible HCF Policy means any new HCF health insurance policy for hospital only, extras only or combined hospital and extras cover and excludes Corporate, Ambulance Only, Overseas Visitors Health Covers, RT Health branded products and HCF Life Insurance products.

Flybuys points

To receive the Flybuys Standard Points Offer your New Eligible HCF Policy must be active (i.e. not terminated or suspended) for at least 10 calendar months (**10 Active Months Period**) and your cover premium must be paid up to date as at the end of the 10 Active Months Period. Points are awarded once per policy to the Flybuys account nominated by the policyholder. Flybuys points will be awarded in one instalment within 30 days following the 10 Active Months Period. Number of points awarded depends on the annual premium value as at the last day of the calendar month in which your cover started or your first premium payment is made (whichever is later) - See Points Table for details.

Suspension, cancellation or changes

- If you suspend your cover within the first 10 months of the commencement of your cover, your points earning eligibility will be suspended. You will receive the points when your cover is recommenced and you have met these terms and conditions.
- If you cancel your cover or transfer to an excluded policy before completing the 10 Active Months Period, you will not receive any points.
- If you change your level of cover, which results in a change to the total annual premium value, your standard points will be awarded in accordance with the total annual premium value as at the last day of the calendar month in which your cover started or your first premium payment is made (whichever is later).

General

- The Standard Points Offer is only available if you join through HCF online, the HCF call centre or in an HCF branch.
- To earn and redeem Flybuys points you must be a current Flybuys member.
- Flybuys' privacy policy applies. Standard Flybuys terms and conditions apply and are available at flybuys.com.au.
- Flybuys will credit your Flybuys membership account with Flybuys points in accordance with these terms and conditions.

Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (trading as Flybuys) may receive a commission from HCF.