

TERMS AND CONDITIONS

Flybuys and HCF “6 Weeks free + 2-month waits waived on extras + Up to 130,000 Points” Offer

Terms and Conditions

1. 6 weeks free & 2-month waits waived on extras

For new members who join HCF between 15 September 2026 and 10 November 2026, HCF will apply six weeks free cover and waive the 2-month waiting periods on extras for new members in accordance with these terms (**Offer**). Offer commences at 00:00 AEST on Tuesday 15 September 2026 and ends at 23:59 AEDT on Tuesday 10 November 2026 (**Offer Period**). To be a new eligible member for this Offer, you must be an Australian resident, aged 18 years or over, you must take out combined HCF hospital & extras cover (excluding any Gold level, Bronze Plus and My Family cover and Overseas Visitors Health Cover) (**Eligible Policy**), you must start your Eligible Policy during the Offer Period, you must not have been insured under an RT Health or HCF health insurance policy in the 2 months prior to taking out the Eligible Policy and you must not have received any promotional discount or weeks free cover on any RT Health or HCF health insurance policy within the 12 months prior to receiving the Offer.

If you're eligible, HCF will waive the 2-month waiting periods that apply to extras on your Eligible Policy. Waiting periods for extras that are longer than 2 months and all waiting periods for hospital treatment will still apply. To be eligible for the six weeks free cover, you must pay premiums for and maintain your Eligible Policy for 90 continuous days. HCF will extend the date your Eligible Policy is paid to by six weeks and may take up to six weeks to process the extension. Not available via a broker. HCF may, at its discretion, not permit this Offer to be combined with other offers. HCF may amend the Offer terms and conditions and/or terminate this Offer at any time without notice (except in relation to members that have taken out an Eligible Policy prior to the amendment or termination). This Offer can be used in conjunction with the Flybuys Bonus Points Offer and the Standard Points Offer but cannot be used in conjunction with any other 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 (AEST) on Tue 15 Sep 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.