TERMS AND CONDITIONS
HCF CORPORATE "UP TO $600 VIRTUAL VISA GIFT CARD REWARD OFFER FOR MEMBER ADVANTAGE CORPORATE HEALTH PLAN MEMBERS (EXCLUDES NT)."

1. HCF is offering a $300 Virtual Visa gift card or a $600 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. This offer commences at 00:00 AEDT on Thursday 19 November 2026 and ends at 11:59pm AEDT on Saturday 19 December 2026 **(Offer Period).** HCF has the right to withdraw or change the Offer at any time before you become an Eligible Person.

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

(a) be an Australian resident, aged 18 years or over;

(b) during the Offer Period:

(i) take out HCF Corporate Care hospital and extras cover (excluding Ambulance only over, HCF Corporate Care Basic Hospital, Overseas Visitors Health Cover, Overseas Student Health Cover, any partially or fully subsidised Corporate Care Health Cover and Corporate Care policies issued to Northern Territory residents due to the likelihood that HCF would otherwise breach the law that imposes maximum discounts) as a single membership under Member Advantage's Corporate Health Plan **(Singles Policy)** through:

(A) Corporate Sales Representatives;

(B) the HCF Call Centre; or

(C) any HCF branch; or

(D) Member Advantage's offer website; and

(ii) commence the insurance coverage under the Singles Policy; and

(c) pay your premium for the Singles Policy on time and within HCF's payment terms for the first 3 months of the Singles Policy; and

(d) maintain the same Singles Policy for 3 months after taking out cover during the Offer Period; and

(e) provide a valid email address when taking out your policy during the Offer Period; and

(f) not have been a HCF policyholder or a partner on a HCF private health insurance policy, within the previous 2 months of the date you took out the Singles Policy; and

(g) not have received a promotional discount on any RT Health or HCF health insurance policy within the previous 12 months of the date you took out the Singles Policy.

4. To be eligible for this offer and receive a $600 Virtual Visa gift card **(Eligible Person)**, you must:

(a) be an Australian resident, aged 18 years or over;

(b) during the Offer Period:

(i) take out HCF Corporate Care hospital and extras cover (excluding Ambulance only over, HCF Corporate Care Basic Hospital, Overseas Visitors Health Cover, Overseas Student Health Cover, any partially or fully subsidised Corporate Care Health Cover and excludes Corporate Care policies issued to Northern Territory residents due to the likelihood that HCF would otherwise breach the law that imposes maximum discounts) as a couples or family member under Member Advantage's Corporate Health Plan **(Couples/Family Policy)** through:

(A) Corporate Sales Representatives;

(B) the HCF Call Centre; or

(C) any HCF branch; or

(D) Member Advantage's offer website; and

(ii) commence the insurance coverage under the Couples/Family Policy; and

(c) pay your premium for the Couples/Family Policy on time and within HCF's payment terms for the first 3 months of the Couples/Family Policy; and

(d) maintain the same Couples/Family Policy for 3 months after taking out cover during the Offer Period; and

(e) provide a valid email address when taking out the Couples/Family policy; and

(f) not have been a HCF policyholder or a partner on a HCF private health insurance policy, within the previous 2 months of the date you took out the Couples/Family Policy; and

(g) not have received a promotional discount on any RT Health or HCF health insurance policy within the previous 12 months of the date you took out the Couples/Family Policy.

5. If you switch from the Singles Policy or Couples/Family Policy to another policy with HCF during the first 3 months of the policy, you will no longer be eligible for the reward.

6. HCF will grant only one (1) Virtual Visa gift card per Singles Policy or Couples/Family Policy, and the reward is not available in conjunction with any other offer or promotion.

7. The Virtual Visa gift card will not be awarded as cash, it will be awarded as a pre-paid e-gift card to the email address nominated by you. 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 nominated by you 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 paid their first 3 months' premium 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 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**).

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 this Offer or use of the Virtual Visa gift card 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 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.

14. These terms and conditions will be governed by the law 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.

Ongoing corporate discount on eligible cover.
Discount does not apply to any Lifetime Health Cover loading, which is a loading added to premiums for people who did not take out hospital cover after turning 31. Excludes Future Care, Corporate Flex My Extras, Corporate Choose My Extras and Corporate Basic Plus.