TERMS AND CONDITIONS
One Big Switch and HCF "$450 & $150 Digital Prepaid Mastercard" Offer

Terms and Conditions

1. These Terms and Conditions apply to the One Big Switch HCF "$450 & $150 Digital Prepaid Mastercard" Offer ("**Mastercard Offer**" or **"Offer"**). The Offer will be provided in accordance with these terms and conditions.

2. The Offer is made available by One Big Switch Australia Pty Ltd ABN 87 702 272 197 ("**One Big Switch**"). One Big Switch has been authorised by The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746 ("**HCF**") to promote the Offer, for which One Big Switch receives a commission. One Big Switch has engaged Vault Payment Solutions Group Pty Ltd ABN 66 632 373 105 (Level 31, 367 Collins Street, Melbourne, VIC 3000, Australia) to undertake the fulfilment of the Mastercard Offer.

3. The Offer commences at 00:00 AEDT on 11-November-2026 and continues until the Offer is withdrawn ("**Offer Period**"). Policies purchased after the Offer Period ends will not be eligible for the Offer.

4. This Offer is only open to permanent residents of Australia who are 18 years or over as at the date of joining (being the date of completion of join) ("**Eligible Entrants**").

5. The Offer cannot be combined with any other offer or discount unless HCF permits otherwise, at its discretion.

Mastercard Offer

6. The Mastercard Offer is only available in conjunction with the purchase of a HCF combined Hospital and Extras cover health insurance product through one of the approved channels (using the One Big Switch website www.onebigswitch.com.au, HCF call centre on 1800 444 423, or visiting an HCF branch and requesting the "One Big Switch" offer) during the Offer Period, and does not apply to a purchase of Overseas Visitors Health Insurance, HCF Corporate products or RT Health branded products ("**Eligible Mastercard Offer Product**"). The Mastercard Offer excludes any non-health related insurance products (e.g. Travel).

7. Eligible Entrants must meet all the following eligibility requirements ("**Mastercard Offer Eligibility Requirements**"):
    a. the Eligible Entrant must successfully sign up to an Eligible Mastercard Offer Product during the Offer Period through one of the approved channels (the One Big Switch website www.onebigswitch.com.au, or HCF Call Centre 1800 444 423, or HCF branch);
    b. the Eligible Entrant must successfully commence their policy for the Eligible Mastercard Offer Product during the Offer Period;
    c. the Eligible Entrant must not have been a member under an HCF or RT Health policy within the 6 months prior to the start of the Offer Period;
    d. the Eligible Entrant must not have received a promotional offer from HCF or RT Health in the 12 months prior to joining their policy;
    e. the Eligible Entrant must have a valid mobile number and email address applied to their policy;
    f. the Eligible Entrant must not be an employee of One Big Switch or HCF;
    g. the Eligible Entrant must not have switched to HCF through One Big Switch or any other channel operated by One Big Switch in the previous 6 months before or during the Offer Period; and
    h. four (4) months must have passed since the commencement of the policy issued under the Eligible Mastercard Offer Product, and the Policy must be current and premiums paid up-to-date.

8. Once the Eligible Entrant has satisfied the Mastercard Offer Eligibility Requirements, they will receive the Mastercard Offer within 30 days by SMS.

9. The Mastercard Offer consists of one (1) digital prepaid Mastercard ("**Digital Mastercard**") or if clause 13 applies, a physical eftpos® Prepaid Gift Card ("**Physical Gift Card**") valued at AUD $450.00 (inclusive of GST) for families, couples and single parent families or AUD $150.00 (inclusive of GST) for singles.

10. Limit of one Mastercard Offer for each Eligible Mastercard Offer Product purchased during the Offer Period. The Mastercard Offer will be allocated to the primary policyholder on the policy.

11. If the Eligible Entrant has a supported Apple or Android smartphone, the Eligible Entrant will:
    a. receive a text message from Vault Payment Solutions (at the number provided on the claim) with an activation code and link to the Vault Payment Solutions application, operated by Vault Payment Solutions.
    b. click the link in the text message that will lead the Eligible Entrant to the application and proceed to download and install the Vault Payments App, an application owned and operated by Vault Payment Solutions.
    c. follow the prompts to enter their mobile number and the Activation Code (as found in the text message to redeem the Digital Mastercard).
    d. follow the prompts to add the Digital Mastercard to their mobile wallet.

12. The Digital Mastercard is issued by Vault Payment Solutions Group Pty Ltd pursuant to an intermediary authorisation between Vault and Flexewallet Pty Ltd AFSL 448066. Terms and conditions governing the use of the Digital Mastercard are available at https://www.vaultps.com.au/terms-conditions/, including:
    a. Digital Mastercard activation code expires at 11:59pm AEST/AEDT on the stated expiry date of the activation code. The expiry date provides 2 months in which the Digital Mastercard activation code must be activated.
    b. Digital Mastercard is valid until the expiry date, which can be found on the Eligible Entrant's mobile device in their digital wallet, and cannot be used after expiry. At expiry, the remaining available balance will be forfeited. Balance can be found on the Eligible Entrant's mobile device in their digital wallet. Eligible Entrants will not receive notice prior to expiry.

13. Eligible Entrants who do not have a supported smartphone will receive the Physical Gift Card. The Eligible Entrant will be notified via a web page when they click on the link that was sent to them by SMS to activate their Digital Mastercard. The web page will direct them to Vault Payment Solutions customer service to facilitate provision of an alternate reward of a Physical Gift Card.

14. The Physical Gift Card is issued by Vault Payment Solutions Group Pty Ltd ABN 66 632 373 105 of Level 31, 367 Collins Street, Melbourne, VIC 3000, Australia. Terms and conditions governing the use of the Physical Gift Card are available at https://vaultactivation.com.au/#/terms, including:
    a. Physical Gift Card activation code expires at 11:59pm AEST/AEDT on the stated expiry date of the activation code. The expiry date provides 2 months in which the Physical Gift Card activation code must be activated.
    b. Physical Gift Card is valid until the expiry date shown on the front of the card (not less than 12 months from date of production) and cannot be used after expiry. At expiry, the remaining available balance will be forfeited. Eligible Entrants will not receive notice prior to expiry

15. Any ancillary costs associated with redeeming the Mastercard Offer are not included. If the Mastercard Offer is not activated or redeemed within the designated time frame included in the SMS sent with the code, it cannot be re-activated, extended or refunded and neither One Big Switch, HCF nor Vault Payment Solutions (together, the "Promoters") are responsible should the Eligible Entrant fail to activate or redeem the Mastercard Offer in time, except if they caused the failure to activate or redeem through its negligence or breach of these Terms and Conditions, or if they have an obligation to re-activate, extend or refund under the Australian Consumer Law. Customer support for the Mastercard Offer is available at https://www.vaultps.com.au/faq/. The digital Vault Pays-enabled Prepaid Mastercard must be activated within 2 months of issue and is valid for 12 months after activation. At expiry of the Digital Vault Pays-enabled Mastercard any unused balance will be forfeited. Eligible Entrants will not receive notice prior to expiry. Card expiry and balance can be found on your mobile device in the Vault Payments app. The Promoters will not be responsible if an invalid or incorrect email address or mobile phone number has been provided. If your details change after you purchased the policy, you must contact One Big Switch by calling 1300 858 737 to provide your updated details before the end date of the Offer. The digital Vault Pays-enabled Prepaid Mastercard is issued by Vault Payment Solutions Group Pty Ltd pursuant to an intermediary authorisation between Vault and

Flexewallet Pty Ltd AFSL 448066. See www.vaultps.com.au/terms for terms and conditions. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

General

16. Except for any liability that cannot be excluded by law, including the Australian Consumer Law (in which case that liability is limited to the minimum allowable by law), the Promoters (including their officers, employees and agents) exclude:
    a. all liability (including negligence), for any loss or damage arising in any way from the Eligible Entrant's acceptance, redemption or use of the Offer except to the extent the loss or damage is caused by the Promoters' negligence or breach of these Terms and Conditions; and
    b. all liability for indirect or consequential loss or damage that the Eligible Entrant may suffer in connection with this Offer including loss of opportunity, loss of profit, personal injury or property damage.

    Nothing in these Terms and Conditions restricts, excludes, modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Australian Consumer Law.

17. One Big Switch or HCF may amend, withdraw, cancel, suspend all or any part of the Offer, including suspending any part of the Offer, and replace it with another offer of equal or greater value if the Offer is no longer available for a reason beyond the Promoters' reasonable control.

18. One Big Switch or HCF may amend the Offer terms and conditions and / or terminate the Offer at any time without notice (except in relation to members that have taken out an Eligible Mastercard Offer Product prior to the amendment or termination).

19. The Promoters are not responsible for any undelivered emails due to an Eligible Entrant's spam filters or email settings.

20. Proof of identity, residency and eligibility is at the discretion of One Big Switch and HCF. In the event that a policyholder cannot provide suitable proof, they may forfeit the Offer in whole and no substitute will be offered.

21. One Big Switch or HCF reserves the right to disqualify any person that provides false information or who seeks to gain an unfair advantage or to manipulate this Offer.

22. One Big Switch or HCF (subject to State and Territory legislation) reserves the right to amend, cancel or suspend the Offer if an event beyond its reasonable control corrupts or affects the administration security, fairness, integrity or proper conduct of the Offers (except in relation to members that have taken out an Eligible Mastercard Offer Product prior to the amendment or termination).

23. Personal information is being collected by the Promoters for the purpose of conducting and promoting this Offer, and to assist the Promoters to improve its services. For this purpose, personal information may be disclosed to the Promoters to each other and to organisations, including but not limited to agents, related entities, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. By accepting this Offer, an Eligible Entrant consents to storage and use of their personal information by Vault Payment Solutions in accordance with its Privacy Policy and by One Big Switch in accordance with its Privacy Policy and by HCF in accordance with its Privacy Policy. If the personal information is not provided, the entrant may not participate in this Offer. Each Privacy Policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their personal information, and how the Promoters will deal with such a complaint.

If you have any questions, issues or complaints regarding the Offer please contact One Big Switch on 1300 858 737.