TERMS AND CONDITIONS

HCF "6 weeks free, 2-month waiting period waived plus up to $400 Virtual Visa gift card reward offer for RAC member health plan"

6 Weeks Free and 2-Month Waiting Period Waiver Offer Terms and Conditions

1. For new HCF 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).

Up to $400 Virtual Visa gift card Offer Terms and Conditions

2. This 'up to $400 Virtual Visa gift card offer' (**Gift Card Offer**) is made by The Hospitals Contribution Fund of Australia Ltd ABN 68 000 026 746 (**HCF**) and is only open to Australian residents aged 18 years and over, who are eligible to join the HCF Health Plan for RAC members (**Member Health Plan**). Gift Card Offer is not available for members with Ambulance Only Cover, Overseas Visitors Health Cover or RT Health cover.

3. Employees (and their immediate family members) of HCF and agencies associated with this offer are ineligible. An 'immediate family member' includes any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or first cousin.

4. The Gift Card Offer commenced at 9:00am AEST on Monday, 15 June 2026 and will continue until terminated by HCF (**Gift Card Offer Period**).

5. To be eligible for the Gift Card Offer and receive a $200 Virtual Visa gift card (**Eligible Person**), you must:
   (a) during the Gift Card Offer Period:
      (i) take out HCF hospital and extras cover as a single membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or
         (D) https://corporate.hcf.com.au/rac; and
      (ii) join HCF as a fully financial member whose cover has commenced; and
   (b) pay your premium on time and within HCF's payment terms for the first 3 months of your HCF membership;
   (c) maintain your policy for 3 months after taking out cover during the Gift Card Offer Period;
   (d) provide a valid email address and your RAC membership number when taking out your policy;
   (e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous

6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

6. To be eligible for the Gift Card Offer and receive a $400 Virtual Visa gift card (**Eligible Person**), you must:
   (a) during the Gift Card Offer Period:
      (i) take out HCF hospital and extras cover as a couples, family or single parent membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or
         (D) https://corporate.hcf.com.au/rac; and
      (ii) join HCF as a fully financial member whose cover has commenced; and
   (b) pay your premium on time and within HCF's payment terms for the first 3 months of your HCF membership;
   (c) maintain your policy for 3 months after taking out cover during the Gift Card Offer Period;
   (d) provide a valid email address and your RAC membership number when taking out your policy;
   (e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
   (f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

7. To be eligible for the Gift Card Offer and receive a $300 Virtual Visa gift card (**Eligible Person**), you must:
   (a) during the Gift Card Offer Period:
      (i) take out HCF hospital only cover as a couples, family or single parent membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or
         (D) https://corporate.hcf.com.au/rac; and
      (ii) join HCF as a fully financial member whose cover has commenced; and
   (b) pay your premium on time and within HCF's payment terms for the first 3 months of your HCF membership;
   (c) maintain your policy for 3 months after taking out cover during the Gift Card Offer Period;
   (d) provide a valid email address and your RAC membership number when taking out your policy;
   (e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
   (f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

8. To be eligible for the Gift Card Offer and receive a $150 Virtual Visa gift card (**Eligible Person**), you must:
   (a) during the Gift Card Offer Period:
      (i) take out HCF hospital only cover as a single membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or
         (D) https://corporate.hcf.com.au/rac; and
      (ii) join HCF as a fully financial member whose cover has commenced; and
   (b) pay your premium on time and within HCF's payment terms for the first 3 months of your HCF membership;
   (c) maintain your policy for 3 months after taking out cover during the Gift Card Offer Period;
   (d) provide a valid email address and your RAC membership number when taking out your policy;
   (e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
   (f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

9. To be eligible for the Gift Card Offer and receive a $100 Virtual Visa gift card (**Eligible Person**), you must:
   (a) during the Gift Card Offer Period:
      (i) take out HCF extras only cover as a couples, family or single parent membership under the Member Health Plan through:
         (A) a Corporate Sales Representative;
         (B) the HCF Call Centre; or
         (C) any HCF branch; or

(D) https://corporate.hcf.com.au/rac; and
(ii) join HCF as a fully financial member whose cover has commenced; and
(b) pay your premium on time and within HCF's payment terms for the first 3 months of your HCF membership;
(c) maintain your policy for 3 months after taking out cover during the Gift Card Offer Period;
(d) provide a valid email address and your RAC membership number when taking out your policy;
(e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

10. To be eligible for the Gift Card Offer and receive a $50 Virtual Visa gift card (**Eligible Person**), you must:
(a) during the Gift Card Offer Period:
(i) take out HCF extras only cover as a single membership under the Member Health Plan through:
(A) a Corporate Sales Representative;
(B) the HCF Call Centre; or
(C) any HCF branch; or
(D) https://corporate.hcf.com.au/rac; and
(ii) join HCF as a fully financial member whose cover has commenced; and
(b) pay your premium on time and within HCF's payment terms for the first 3 months of your HCF membership;
(c) maintain your policy for 3 months after taking out cover during the Gift Card Offer Period;
(d) provide a valid email address and your RAC membership number when taking out your policy;
(e) not have been an HCF or RT Health Policyholder or a Partner on an HCF or RT Health policy, within the previous 6 months of your policy start date; and
(f) not have previously received a Virtual Visa gift card under any RAC member offer made by HCF.

11. Limit of 1 Virtual Visa gift card per policyholder.

12. HCF's decision is final and no correspondence will be entered into.

13. HCF will provide you with your Virtual Visa gift card, only if the conditions specified in paragraphs 2 to 4 are met and all of the conditions specified in any one of paragraphs 5, 6, 7, 8, 9, or 10 are met.

14. 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.

15. HCF may take up to six (6) weeks from the date a member becomes an Eligible Person to issue the Eligible Person with their Virtual Visa gift card.

16. 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 from receipt of the redemption email, then the Virtual Visa gift card will be forfeited.

17. 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**).

18. 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.

19. 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 reward suppliers. Submitting a claim is conditional on providing this PI. HCF handles PI 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.

20. A term or part of a term in these terms that is illegal or unenforceable may be severed from these terms and the remaining terms or parts of the term in these terms continue in force.