

FAQs for Broker

SUMMARY

HIF are making our '2M' acquisition offer available to Compare the Market. The offer is only available to domestic policy holders who purchase Extras Cover only by 30 June 2024.

- **Offer:** Join HIF by 30 June 2024 and we'll waive all 2-month Extras waiting periods.
- **Offer available from/to:** 1 February to 30 June 2024
- **Offer code** (internal use only): 2M
- **Offer available to:** HIF domestic policyholders only
- **Product eligibility:** Extras Cover only
- **Sales conditions:** No caps apply.

OFFER FAQs

What is the offer?

When you join HIF on Extras Cover only, before 30 June 2024, we'll waive all 2-month Extras waiting periods. That means you can claim straight away on general dental, optical, chiro, physio, healthy lifestyle programs and much, much more!

How long will the offer run for?

This offer is available to Compare the Market from 1 February to 30 June 2024 for new joins who take up Extras Cover by 30 June 2024.

Who is eligible for this offer?

This offer is applicable to new HIF domestic memberships who purchase any Extras policies and pay by Direct Debit.

Why should I choose HIF?

There are many reasons you should choose HIF, like –

- **HIF is not for profit and member focused**
HIF's priority is to look after the health and wellbeing of our members, not to maximise profits.
- **Total freedom to choose your own Extras provider**
You have total freedom to choose your own registered dentist, optician, physio, chiro and other Extras providers.
- **Australia's first certified carbon neutral health fund**
As well as looking after our members' health, we also do our part for the community and planet.
- **Alternative healthcare options**
Access alternative health care options through our exclusive partnerships.

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OFFER TERMS AND CONDITIONS

Eligibility

1. This offer starts on Thursday 1 February 2024 at 12:01am and closes on Sunday 30 June 2024 at 11.59pm (WST) (**Offer Period**).
2. The policy start date must start no later than Offer Period.
3. This offer is only available to a person who purchases an Eligible Product and opts to pay by Direct Debit for fortnightly, monthly, quarterly, six-monthly or annual payment frequencies (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members who purchase an Eligible Product from Compare the Market.
5. This offer is only available for the following Extras covers: Value, Simple, Essential, Advanced, Top. (**Eligible Product**).
6. This offer cannot be used in conjunction with any other offer or discount from HIF, except where those offers or discounts explicitly state.

Offer

7. This offer is for a waiver of the 2-month waiting periods on Extras cover on an Eligible Product.
8. Eligible Members must maintain their Eligible Product (and be financial) for 60 consecutive days from the policy start date to be eligible to receive the 2-month Extras. Please allow up to 14 days from that date for the offer to be applied.
9. This offer is not redeemable for cash, transferrable or exchangeable.

Privacy

10. HIF's Privacy Policy outlines how personal information is handled and the steps we take to ensure your privacy, which is available on our website at www.hif.com.au/privacy.