# Terms & Conditions



## Terms and Conditions for the "No 2-Month Waits on Extras (2M)" Promotion (Offer)

The promoter is Health Insurance Fund of Australia Limited ACN 128 302 161 of 100 Stirling Street, Perth, Western Australia 6000 (**HIF**).

#### Eligibility

- 1. This offer starts on Thursday 21 January 2025 at 12:01am and closes on Monday 30 June 2025 at 11.59pm (WST) (**Offer Period**).
- 2. The policy start date must start no later than the Offer Period.
- This offer is only available to a person who purchases an Eligible Product and opts to pay by Direct Debit for fortnightly, monthly, quarterly, or six-monthly 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:
  - i. Basic, 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. This offer is not redeemable for cash, transferrable or exchangeable.
- 9. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

### **Privacy**

 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.