

# Terms & Conditions



## Terms and Conditions for the “No 2-Month Waits on Extras (2MB)” 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 1 January 2026 at 12:01am and closes on Tuesday 30 June 2026 at 11.59pm (WST) (**Offer Period**).
2. The policy start date must start no later than the 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 a broker.
5. This offer is only available for the following Extras covers:
  - i. Extras: 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. 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.
9. Eligible Members who purchase an Eligible Product and qualify for this offer, but cancel their policy within 60 days of joining will have the 2-month Extras waiting periods re-applied to their policy.
10. This offer is not redeemable for cash, transferrable or exchangeable.
11. To the extent permissible by law, HIF may amend, cancel or suspend all or part of this offer.

### Privacy

12. 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](http://www.hif.com.au/privacy).