

Terms and Conditions | 6 Weeks Free + 2 & 6 months waits waived

2 April 2026 – 26 July 2026

Eligibility

This offer is available to new see-u by HBF policyholders who:

- Purchase an eligible combined Hospital & Extras cover via eligible and approved distributors.
- Complete the purchase in a single transaction between 9:00am (AEST) on 2 April 2026 and 11:59pm (AEST) on 26 July 2026.
- Maintain continuous, paid cover for the required period(s) to receive the free weeks.

This offer is not available to:

- Employees of see-u, QCHF, HBF, or related entities.
- Current or former members who have received a promotional joining offer for a see-u by HBF branded policy in the last 18 months.
- Existing see-u members making changes to their current policy (including upgrades, downgrades, or adding dependants).
- Policies purchased as Hospital-only or Extras-only cover.
- Policies combined with products outside the eligible list.
- Members redeeming another see-u promotion, incentive, or weeks free offer at the same time.

Eligible Products

- Starter Hospital \$750 Excess with Daily Co-Pay + Eligible Extras
- Starter Hospital \$750 Excess (Basic) + Eligible Extras
- Saver Hospital \$750 Excess (Bronze Plus) + Eligible Extras
- Saver Hospital \$750 Excess with Daily Co-Pay + Eligible Extras
- Smart Hospital \$750 Excess (Bronze Plus) + Eligible Extras
- Secure Hospital \$750 Excess (Silver) + Eligible Extras

Fulfilment of 6 Weeks Free

- **First instalment:** 4 weeks free cover will be applied after 8 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit.

- **Second instalment:** The remaining 2 weeks free will be applied at month 13, provided the policy remains active, financial, and on an eligible combined product. If a member switches between eligible products, the second instalment will update to match the new eligible product.
- If a member's last full payment aligns with their free-cover eligibility date, the free cover will begin from their next scheduled payment date.
- During free-cover periods, direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.

Fulfilment of 2- & 6-Month Extras Waiting Period Waiver

- Applies to the Extras portion of the policy only
- Hospital waiting periods and any Extras waiting periods over 6 months still apply
- If you join within 2 months of leaving another Australian health insurer, we'll generally recognise any waiting periods already served on a comparable or lower level of cover
- Member must be financial and have paid 4 weeks of premiums before any claims can be approved. Eligible claims for services received from the join date will be payable once this is met.

General Conditions

- Free weeks are not redeemable for cash or any other benefit.
- This offer cannot be used in conjunction with any other see-u promotion, incentive, or weeks free offer.
- see-u by HBF reserves the right to vary, withdraw, or amend this offer and its qualifying criteria at any time without notice.