

# 2 MONTH WAIVER OFFER

## COMPARE THE MARKET

### Terms & Conditions

1. For eligible members who join HCF between 21 April and 30 June 2026, HCF will waive the 2-month waiting periods on extras for eligible members in accordance with these terms (**Offer**).
2. Offer commences at 00:00 AEST on Tuesday 21 April 2026 and ends at 23:59 AEDT on Tuesday 30 June 2026 (**Offer Period**).
3. To be eligible for this Offer, you must:
  - a. be an Australian resident,
  - b. aged 18 years or over,
  - c. take-out HCF extras cover (excluding Corporate and Overseas Visitors Health Cover) (**Eligible Policy**),
  - d. start your Eligible Policy during the Offer Period,
  - e. 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
  - f. not have received any promotional discount on any RT Health or HCF health insurance policy within the 12 months prior to receiving the Offer.
4. 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.
5. HCF may, at its discretion, not permit this Offer to be combined with other offers.
6. 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).