

**CBHS Health Fund Limited**  
**All Extras Waits Waived May 2018 Promotion**  
**TERMS AND CONDITIONS**

- 1) Information on how to enter and register for the All Extras Waits Waived May 2018 Promotion (**Promotion**) form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions. This Promotion is not valid in conjunction with any other offer.
- 2) The promoter is CBHS Health Fund Limited ABN 87 087 648 717 of Level 5, 79 George Street, Parramatta, NSW, 2150 (**Promoter** or **CBHS**).
- 3) This promotion commences at 12:01am (AEST) on 30 May 2018 and closes at 11:59pm (AEST) on 31 May 2018 (**Promotion Period**) and may be extended.

**Definitions**

- 4) For the purpose of these Terms and Conditions:
  - a) **Extras Cover** means Top Extras, Intermediate Extras, Essential Extras or extras associated with FlexiSaver Package, KickStart Package, StepUp Package or Prestige Package as defined in the CBHS Health Benefit Fund Rules;
  - b) **Hospital Cover** means Comprehensive Hospital, Active Hospital, Limited Hospital or Basic Hospital or hospital associated with FlexiSaver Package, KickStart Package, StepUp Package or Prestige Package as defined in the CBHS Health Benefit Fund Rules;
  - c) **Eligible Member** means current and former employees of the Commonwealth Bank of Australia Group (**CBA Group**), employees of contractors and franchisees of the CBA Group and their partners and immediate family members - including dependant and non-dependant children, siblings, parents and grandchildren. Full details regarding eligibility are available at <https://www.cbhs.com.au/Are-You-Eligible>;
  - d) **Eligible Policy** means a current and active CBHS Hospital Cover and Extras Cover policy;
  - e) **Waiting Periods** means the two, six and twelve month waiting periods which apply to CBHS Extras Cover.

**Eligibility**

- 5) Entry is only open to residents of Australia aged 18 years or over and who are Eligible Members.
- 6) Employees of the Promoter and the Promoter's associated companies; participating retailers; and, agencies associated with this Promotion, are ineligible to enter.
- 7) Entries submitted from outside Australia will not be considered.

**The Promotion**

- 8) To enter, applicants must, during the Promotion Period:

- a) not be a member of an Eligible Policy within the last 12 months;
- b) be an Eligible Member;
- c) contact CBHS on 1300 136 796 to join or go to [cbhs.com.au/jointoday](http://cbhs.com.au/jointoday) and complete and lodge the entry form. The entry form must include the entrant's full name, phone number and valid email address (**Entry Form**);
- d) follow any other reasonable directions provided by the Promoter in relation to the membership process,

(hereafter referred to as **Eligible Applicant**).

- 9) An Entry Form received after the close of the Promotion Period will not be eligible.
- 10) Only one Entry Form is permitted per household during the Promotion Period, as determined by the residential address linked to the Eligible Policy.

### **Waived Extras Waiting Periods**

- 11) To be eligible to have the two, six and 12 month Waiting Periods on CBHS Extras Cover waived, an Eligible Applicant must lodge the Entry Form to join CBHS on an Eligible Policy by 31 May 2018 and hold an Eligible Policy for 90 consecutive days from the time they join on an Eligible Policy. Any waiting periods for Hospital Cover and Pre-existing Conditions will continue to apply.
- 12) This waiver is not transferable or exchangeable and cannot be taken as cash.

### **General**

- 13) The Promoter reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the process or the operation of the Promotion. The Promoter reserves the right to verify the validity of each Eligible Member.
- 14) If this Promotion is interfered with in any way, or is unable to be conducted as anticipated as realistically expected due to any factor beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate or cancel the Promotion, as appropriate.
- 15) Any cost associated with accessing the Promoter's website for the purpose of entering this Promotion is the entrant's responsibility and is dependent on the internet service provider used. The Promoter makes no guarantee of the availability of its web services and will not be held responsible for interruption of service that may interfere with the ability to participate in the Promotion.
- 16) The Promoter's decision is final, and no correspondence will be entered into.
- 17) Incomplete, indecipherable or illegible entries will be deemed invalid.
- 18) Except for any liability that cannot be excluded by law, the Promoter (including its officers, employees and agents) excludes all liability (including negligence), for any personal injury, or any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of the Promotion, including, but not limited to, where arising out of the following:

- i) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); or
- ii) any theft, unauthorised access or third party interference;

19) Nothing in these Terms and Conditions is intended to exclude, restrict or modify a consumer's rights under the *Competition and Consumer Act 2010* (Cth). These Terms and Conditions must be read subject to those statutory provisions and will not affect any statutory rights that an entrant may have.

20) All entries become the property of the Promoter.

21) The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including, but not limited to, agents, contractors, service providers, Promotion suppliers and as required, to Australian regulatory authorities. Validity of an entry is conditional on providing this information. All personal information provided will be held in accordance with the CBHS Privacy Policy which can be accessed at [www.cbhs.com.au](http://www.cbhs.com.au).

22) The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. Applicants should direct any request to access, update or correct information to the Promoter.

23) These Terms and Conditions are deemed to incorporate the Promoter's Privacy Policy and CBHS Health Benefit Fund Rules and by entering the Promotion, entrants accept the terms and conditions of the Promoter's Privacy Policy and CBHS Health Benefit Fund Rules. For further details, see the Promoter's Privacy Policy and CBHS Health Benefit Fund Rules at [www.cbhs.com.au](http://www.cbhs.com.au). You acknowledge and agree that the Promoter's Privacy Policy and CBHS Health Benefit Fund Rules may be updated from time to time without notice to you. You should review the same periodically for changes at the abovementioned web address.

24) By selecting the tick box to know about other offers from CBHS, you accept that you may be contacted by phone or email by CBHS and provided with marketing offers. To opt-out, applicants may click unsubscribe in email correspondence received, or call us at the details provided below.

25) This Promotion is governed by the laws of New South Wales and each applicant (whether or not an Eligible Applicant) submits to the non-exclusive jurisdiction of the courts of New South Wales.

**Promotion support is available at:**

**Email:** [help@cbhs.com.au](mailto:help@cbhs.com.au)

**Phone:** 1300 136 796