

**CBHS Health Fund Limited**  
**Spring Promotion 2019**  
**Terms and Conditions**

<b>Eligible Entrant Residency</b>	Australia
<b>Age</b>	18+ years old
<b>Special Conditions</b>	Eligible Member; and Not a member of an Eligible Policy in the last 12 months.
<b>Entry Process</b>	Eligible Entrant must: <ol style="list-style-type: none"> <li>1. visit <a href="http://cbhs.com.au/exclusive">cbhs.com.au/exclusive</a>, complete and submit application form;</li> <li>2. join CBHS on an Eligible Policy which starts during the Promotion Period; and</li> <li>3. follow any direction by CBHS regarding the membership process.</li> </ol>
<b>Entry Limit</b>	One (1) per membership
<b>Promotion Period</b>	<b>Start Date:</b> 1 October 2019 at 12am AEST <b>End Date:</b> 9 January 2020* at 11:59pm AEDT [*updated on 04 December 2019].
<b>Gift</b>	Choice of: <ul style="list-style-type: none"> <li>• 4 weeks free cover (applied after third month); or</li> <li>• 2 &amp; 6 month waiting periods waived on Extras cover.</li> </ul>
<b>Definitions</b>	<b>Commonwealth Bank of Australia Group</b> means the Commonwealth Bank of Australia, current and former subsidiaries, and Gateway Bank Ltd.  <b>Eligible Policy</b> includes both Hospital and Extras cover.  <b>Eligible Member</b> means current and former employees, contractors and franchisees of the Commonwealth Bank of Australia Group and their eligible family members, including partner, children, siblings, parents and grandchildren: <a href="http://www.cbhs.com.au/are-you-eligible">www.cbhs.com.au/are-you-eligible</a> .

**Further terms and conditions**

1. Information on how to enter the promotion forms part of the terms and conditions.
2. Promoter is CBHS Health Fund Limited (ABN 87 087 648 717) (**CBHS**), Level 5, 79 George Street, Parramatta NSW 2150, email: [cbhslive@cbhs.com.au](mailto:cbhslive@cbhs.com.au), telephone: 1300 136 796.
3. Management, directors, employees and contractors of CBHS, its related entities, and agencies associated with this promotion are ineligible to enter.
4. Not available with any other offer.
5. To be eligible to claim a Gift, Eligible Entrant must hold an Eligible Policy continuously for three (3) months from its start date and it must be paid up to date.
6. Gift is not transferable or exchangeable and cannot be taken as cash.
7. If a Gift (or any part thereof) becomes unavailable, CBHS reserves the right to substitute it with another gift of equal value and/or specification.
8. CBHS reserves the right to amend the terms and conditions.
9. Privacy Policy and Health Benefit Fund Rules available at [www.cbhs.com.au](http://www.cbhs.com.au) apply.
10. CBHS may contact entrants with direct marketing communications. You can unsubscribe at any time.
11. The promotion is governed by the laws of New South Wales and each entrant submits to the non-exclusive jurisdiction of the courts of New South Wales.