

**CBHS Health Fund Limited**

**6 Weeks Free Promotion - Extended**

**Full Terms and Conditions**

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| <b>Eligible Applicant</b><br><b>Residency</b><br><b>Age</b><br><b>Special Conditions</b> | Australia<br>18+ years old<br>Eligible Member; and<br>Not a Policy Holder of CBHS in the last 12 months.   |
| <b>Applicant Process</b>   | Eligible Applicant must: <ol style="list-style-type: none"> <li>1. join on an Eligible Policy which commences between 13 January 2025 and 31 March 2025.</li> <li>2. follow any direction by CBHS regarding the membership process.</li> </ol> <p>For the avoidance of doubt, adding a dependant or partner/spouse to an existing policy does not render that dependant/partner/spouse or main policy holder an Eligible Applicant.</p>  |
| <b>Entry Limit</b>   | One (1) per new policy   |
| <b>Promotion Period</b>  | <b>Start Date:</b> 13 January 2025 at 12am AET<br><b>End Date:</b> 31 March 2025 at 11:59pm AET  |
| <b>Gift</b>  | <b>Six weeks free cover</b> (applied after third month) plus<br>Two and six month waiting periods waived on Extras cover.  |
| <b>Definitions</b>   | <p><b>Commonwealth Bank of Australia Group</b> means the Commonwealth Bank of Australia, current and former subsidiaries, and Gateway Bank Ltd.</p> <p><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 partners, children, siblings, parents and grandchildren: <a href="http://www.cbhs.com.au/are-you-eligible">http://www.cbhs.com.au/are-you-eligible</a>.</p> <p><b>Eligible Policy</b> means a policy which includes both Hospital and Extras cover.</p> <p><b>Waiting Periods Waived on Extras</b> means waiving the 2-months and 6-months waiting periods for Eligible Applicants on all Extras services that normally require a 2-month or 6-month waiting period under the relevant Eligible Policy only. All other waiting periods still apply.</p> |

**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 16, 6 Hassall Street, Parramatta NSW 2150, email: [cbhslive@cbhs.com.au](mailto:cbhslive@cbhs.com.au), telephone: 1300 654 123.
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 Applicant 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. Other policy waiting periods will apply.
8. 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.
9. CBHS reserves the right to amend the terms and conditions.
10. CBHS may terminate the promotion prior to the promotion end date at its absolute discretion.
11. [Privacy Policy](#) and [Health Benefit Fund Rules](#) available at [www.cbhs.com.au](http://www.cbhs.com.au) apply.
12. CBHS may contact applicants with direct marketing communications. Applicants can unsubscribe at any time.
13. In the event of a dispute, the Promoter's decision is final and binding on each Eligible Applicant and no correspondence will be entered into.
14. The promotion is governed by the laws of New South Wales and each applicant submits to the non-exclusive jurisdiction of the courts of New South Wales.