

**CBHS Health Fund Limited**  
**December - May Campaign FY24**  
**Terms and Conditions**

<b>Eligible Applicant Residency Age Special Conditions</b>	<p>Australia  18+ years old  Eligible Member; and  Not a Policy Holder of CBHS in the last 12 months.</p>
<b>Application Process</b>	<p>Eligible Applicant must:</p> <ol style="list-style-type: none"> <li>1. join on an Eligible Policy which commences between 27 November 2023 and 31 May 2024; Eligible Applicants who join CBHS via its website will also receive a \$100 iChoose prepaid Visa card; and</li> <li>2. follow any direction by CBHS regarding the membership process.</li> </ol> <p>For the avoidance of doubt, adding a dependant to an existing policy does not render the dependant or main policyholder an Eligible Applicant.</p>
<b>Promotion Limit</b>	One (1) per membership
<b>Promotion Period</b>	<p><b>Start Date:</b> 27 November 2023 at 12am AEST  <b>End Date:</b> 31 January 2024 at 11:59pm AEST</p>
<b>Gift</b>	<p>Four weeks free cover (applied after third month) plus  Two and six month waiting periods waived on Extras cover</p> <p>Eligible Applicants who join CBHS via its website during the Promotion Period will also receive a \$100 iChoose prepaid Visa card (sent after third month of Eligible Policy).</p>
<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 Policy</b> includes both Hospital and Extras cover.</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">www.cbhs.com.au/are-you-eligible</a>.</p> <p><b>Waiting Periods Waived on Extras</b>  To be eligible to have waiting periods on Extras Cover waived Eligible Entrants must join CBHS during the Promotion Period. Waiting periods for Hospital or pre-existing conditions will continue to apply.</p>
<b>Special Conditions</b>	<p><b>iChoose prepaid Visa card</b></p> <ol style="list-style-type: none"> <li>1. iChoose prepaid Visa card administered by 212F Pty Ltd (ABN 70 106 450 631) will be posted to the address provided by the Eligible Applicant during the Entry Process 3 months after the Eligible Policy starts, provided it is paid up to date.</li> <li>2. For full iChoose prepaid Visa card terms and conditions, including \$2.50 monthly maintenance fee deducted from available balance of iChoose prepaid Visa card after 6 months, please refer to the user guide posted together with the iChoose prepaid Visa card and visit <a href="http://ichoosegift.mycardplace.com">ichoosegift.mycardplace.com</a>.</li> </ol>

### 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. 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. CBHS may terminate the promotion prior to the promotion end date at its absolute discretion.
10. Privacy Policy and Health Benefit Fund Rules available at [www.cbhs.com.au](http://www.cbhs.com.au) apply.
11. CBHS may contact applicants with direct marketing communications. Applicants can unsubscribe at any time.
12. 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.
13. 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.

### **Abbreviated T&Cs**

New members only. Join on both Hospital and Extras between 27 November 2023 and 31 May 2024 to get 4 weeks free cover plus 2 & 6 month waiting periods waived on Extras. Policy must be held continuously for 3 months and be paid up to date. If new member joins online via [www.cbhs.com.au](http://www.cbhs.com.au) between 27 November 2023 and 31 May 2024, also receive \$100 iChoose prepaid Visa card (after third month from policy commencement date). Policy must be held for 3 months and be paid up to date. Full T&Cs [here](#).