

**CBHS Health Fund Limited
Member Get Member (MGM) Promotion
October-November 2026**

Full Terms and Conditions

Eligible Applicant	Australia
Residency	18+ years old
Age	Current member of CBHS whose policy is paid up to date
Special Conditions	Eligible Applicant must:
Application Process	1. obtain New Member's consent to disclose their personal information to CBHS for the purposes of this promotion; AND 2. during the Promotion Period, visit cbhs.com.au/refer, complete and submit the referral form, including providing the following details: a. New Member's full name, email address, phone number, state, and relationship between Eligible Applicant and New Member; and b. Eligible Applicant's full name, email address and membership number; OR 3. during the Promotion Period refer the eligible New Member via a CBHS authorised representative eg. CPM, Health Cover Specialist, or Member Services Consultant; AND 4. follow any reasonable direction by CBHS regarding this promotion and the membership process. New Member must: 1. join CBHS Health on an Eligible Policy during the Promotion Period; and 2. hold both Hospital and Extras cover continuously for 3 months from the policy start date, which is paid up to date. 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.
Promotion Period	Start Date: 28 September 2026 at 10am AET End Date: 10 November 2026 at 11:59pm AET
Gift	iChoose prepaid Visa card to the value of: • First New Member joins - \$150 per policy referral; and • Second New Member joins - \$250 per policy referral; and • Third New Member joins - \$350 per policy referral; and • Fourth New Member joins - \$450 per policy referral; and • Fifth or more New Members join - \$550 per policy referral. Prepaid Visa card will be posted to the address associated with the Eligible Applicant's policy three (3) months after the New Member's Eligible Policy starts providing both Eligible Applicant and New Member's policies have been held continuously and paid up to date.
Definitions	Commonwealth Bank of Australia Group means the Commonwealth Bank of Australia, current and former subsidiaries, and Gateway Bank Ltd. Eligible Applicant is a current member of CBHS whose policy is paid up to date. Eligible Policy includes both Hospital and Extras cover.

	New Member has not been a CBHS or CBHS Corporate Health member in the last 12 months. CBHS membership is restricted to 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: www.cbhs.com.au/are-you-eligible .
Special Conditions	iChoose prepaid Visa card 1. iChoose prepaid Visa card administered by 212F Pty Ltd (ABN 70 106 450 631) will be posted to the address associated with the Eligible Applicant's policy 3 months after New Member's Eligible Policy starts. 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 ichoosegift.mycardplace.com. 3. iChoose prepaid Visa card which has not been claimed from CBHS within 12 months of New Member's start date will be forfeited.

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: help@cbhs.com.au, telephone: 1300 654 123.
3. Not available with any other offer unless otherwise stated.
4. If a New Member is referred more than once, only the first referral will be eligible for a Gift.
5. Gift is not transferable or exchangeable and cannot be taken as cash.
6. 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.
7. CBHS reserves the right to amend the terms and conditions.
8. CBHS may terminate the promotion prior to the promotion end date at its absolute discretion.
9. Privacy Policy and Health Benefit Fund Rules available at www.cbhs.com.au apply. Eligible Applicant consents to the release of personal information to 212F Pty Ltd for the purpose of delivery of the Gift.
10. CBHS may contact Applicants with direct marketing communications. You can unsubscribe at any time.
11. In the event of a dispute, the Promoter's decision is final and binding on each applicant and no correspondence will be entered into.
12. 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.