

**CBHS Health Fund Limited  
8 Weeks Free Promotion  
October - November 2025**

**Full Terms and Conditions**

<b>Eligible Applicant Residency Age Special Conditions</b>	Australia 18+ years old Eligible Member; and Not a Policy Holder of CBHS in the last 12 months.
<b>Applicant Process</b>	<p>Eligible Applicant must:</p> <ol style="list-style-type: none"> <li>1. join on an Eligible Policy which commences between 1 October 2025 and 11 November 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>	<p><b>Start Date:</b> 1 October 2025 at 9am AET  <b>End Date:</b> 11 November 2025 at 11:59pm AET</p>
<b>Gift</b>	8 weeks free cover (6 weeks free applied after 3 months from policy commencement date and a subsequent 2 weeks free applied after 15 months from policy commencement date), plus all 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 and 12-months waiting periods for Eligible Applicants on all Extras services that normally require a 2-month or 6-month or 12-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 unless otherwise stated.
5. To be eligible to claim a Gift, Eligible Applicant must remain up to date with premium payments and hold an Eligible Policy for 3 months from policy commencement date to receive the initial 6 weeks free and for a consecutive 15 months from policy commencement date to receive a subsequent 2 weeks free.

6. For the avoidance of doubt, 8 weeks free cover is to be applied by adjusting the paid to date on the Eligible Policy with 6 weeks free applied at the next billing cycle after 3 months from policy commencement date and a subsequent 2 weeks free applied at the next billing cycle after 15 months from policy commencement date.
7. If an Eligible Policy held by Eligible Applicant is changed to a policy that is not an Eligible Policy, are in arrears, terminated or suspended at any time before the full Gift is provided, CBHS may, at its discretion, deem the Gift to be forfeited by the Eligible Applicant.
8. If the Eligible Applicant changes to another Eligible Policy, the Gift amount applied will reflect the Eligible Policy at the time the Gift is applied.
9. Waiting Periods Waived on Extras to apply from policy commencement date subject to Health Benefit Fund Rules.
10. Gift is not transferable or exchangeable and cannot be taken as cash.
11. 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 at its absolute discretion.
12. Annual limits, other policy waiting periods including Hospital and Pre Existing Conditions, benefit claiming restrictions and Health Benefit Fund Rules apply.
13. CBHS reserves the right to amend the terms and conditions.
14. CBHS may terminate the promotion prior to the promotion end date at its absolute discretion.
15. Privacy Policy and Health Benefit Fund Rules available at [www.cbhs.com.au](http://www.cbhs.com.au) apply.
16. CBHS may contact applicants with direct marketing communications. Applicants can unsubscribe at any time.
17. 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.
18. 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.