

**CBHS Health Fund Limited**

**4 Weeks Free Promotion, August – October 2024**

**Full Terms and Conditions**

<p><b>Eligible Applicant Residency</b> <b>Age</b> <b>Special Conditions</b></p>	<p>Australia 18+ years old Eligible Member; and Not a Policy Holder of CBHS in the last 12 months.</p>
<p><b>Applicant Process</b></p>	<p>Eligible Applicant must:</p> <ol style="list-style-type: none"> <li>1. join on a new Hospital and Extras Policy which commences between 1 August 2024 and 31 October 2024.</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>
<p><b>Entry Limit</b></p>	<p>One (1) per new policy</p>
<p><b>Promotion Period</b></p>	<p><b>Start Date:</b> 1 August 2024 at 12am AET <b>End Date:</b> 31 October 2024 at 11:59pm AET</p>
<p><b>Gift</b></p>	<p><b>Four weeks free cover</b> (applied after third month) plus Two and six month waiting periods waived on Extras cover plus \$100 iChoose prepaid Visa card (sent after third month of commencement date).</p>
<p><b>Definitions</b></p>	<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>Waiting Periods Waived on Extras</b> To be eligible to have waiting periods on Extras cover waived Eligible Applicants must join CBHS during the Promotion Period. 12 month waiting periods for Hospital or pre-existing conditions will continue to apply.</p> <p><b>1 month free cover</b> means twenty-eight (28) days cover.</p>
<p><b>Special Conditions</b></p>	<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 Applicants 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. For the avoidance of doubt, 4 weeks free cover is to be applied by adjusting the paid to date on the Eligible Policy with 28 days free applied at the next billing cycle after 3 months from policy commencement date.
7. Gift is not transferable or exchangeable and cannot be taken as cash.
8. Policy waiting periods may apply.
9. 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.
10. CBHS reserves the right to amend the terms and conditions.
11. CBHS may terminate the promotion prior to the promotion end date at its absolute discretion.
12. Privacy Policy and Health Benefit Fund Rules available at [www.cbhs.com.au](http://www.cbhs.com.au) apply.
13. CBHS may contact applicants with direct marketing communications. Applicants can unsubscribe at any time.
14. 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.
15. 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.