

TERMS AND CONDITIONS

FLYBUYS UP TO 130,000 STANDARD POINTS OFFER

~Flybuys up to 130,000 standard points offer

Offer

The Offer means the Flybuys standard points offer.

- If you meet the eligibility requirements and maintain your health insurance policy in accordance with the terms set out below, you will receive your Flybuys points up to the amounts set out in the table.
- The total annual premium value is calculated prior to any rebate reduction from the Government and includes any Lifetime Health Cover Loading.

Eligibility requirements

1. You are a current Flybuys member;
2. You are a new HCF member. You must not have been an HCF policy holder 6 months prior to taking out a new HCF policy;
3. You take out a new selected HCF health insurance policy which is accepted by HCF (excludes Corporate, Ambulance Only and Overseas Visitors Health Covers and HCF Life Insurance products) on or after 14 Oct 2020;
4. You provide your Flybuys member number when joining online, over the phone or in a HCF branch; and
5. You are an Australian resident.

Flybuys points

To receive the Flybuys standard Points your policy must be active (i.e. not terminated or suspended) for at least 10 calendar months (**10 Active Months Period**) and your policy premium must be paid up to date as at the end of the 10 Active Months Period. Points awarded per policy to the main policyholder. Flybuys standard Points will be awarded in one instalment in the month following the 10 Active Months Period. Number of points awarded depends on the annual premium value as at the last day of the calendar month in which your policy started or your first premium payment is made (whichever is later) - See [Points Table](#) for details.

Suspension, cancellation or changes

- If you suspend your policy at any time within the first 12 months of the commencement of your policy, your points earning eligibility will also be suspended. You will receive the points when your policy is recommenced and you have met these terms and conditions.
- If you cancel your policy before completing the 10 Active Months Period, you will not receive any points.
- If you change your level of policy cover, which results in a change to the total annual premium value, your standard Points will be awarded in accordance with the total annual premium value as at the last day of the calendar month in which your policy started or your first premium payment is made (whichever is later).

General

- The Offer is only available if you join through the [HCF website](#) or via an HCF call centre or branch.
- To earn and redeem Flybuys points you must be a current Flybuys member. Standard [Flybuys terms and conditions](#) apply and are available at [flybuys.com.au](#)
- The Offer may be withdrawn or change at any time.
- Flybuys will credit your Flybuys membership account with Flybuys points in accordance with these terms and conditions.
- Each HCF membership can only be linked to one Flybuys account.
- This offer is available independently of the Flybuys Travel offer. This offer is available after Friday 30 Sep 2022.

flybuys receives a commission from HCF for each eligible membership taken out. For full offer terms and conditions see flybuys partner page [www.flybuys.com.au/collect/#/partners/hcf](#).

Standard flybuys terms and conditions apply and are available at [www.flybuys.com.au/about/#/flybuys-terms-and-conditions](#)