

TERMS AND CONDITIONS

FLYBUYS AND HCF "ONEPASS PLUS UP TO 150,000 POINTS" OFFER

1 Up to 150,000 points (the Increased 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 policyholder within 6 months prior to taking out a New Eligible HCF Policy;
3. You take out a New Eligible HCF Policy that is accepted by HCF on or after 12.01am (AEST) Thur 10 April 2025 until Mon 30 June 2025.
4. You provide your Flybuys member number when joining directly through HCF [online](#), the HCF call centre or in an HCF [branch](#); and
5. You are an Australian resident,
(collectively, the **Eligibility Requirements**).

New Eligible HCF Policy means any new HCF health insurance policy for hospital only, extras only or combined hospital and extras cover and excludes Corporate, Ambulance Only, Overseas Visitors Health Covers, RT Health branded products and HCF Life Insurance products.

Flybuys points

To receive the Flybuys Increased Points Offer your cover must be active (i.e. not terminated or suspended) for at least 10 calendar months (**10 Active Months Period**) and your cover premium must be paid up to date as at the end of the 10 Active Months Period. Points awarded per policy to the Flybuys account nominated by the policyholder. Flybuys points will be awarded in one instalment within 30 days 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 cover started or your first premium payment is made (whichever is later) - See [Points Table](#) for details.

Suspension, cancellation or changes

If you suspend your cover within the first 12 months of the commencement of your cover, your points earning eligibility will be suspended. You will receive the points when your cover is recommenced and you have met these terms and conditions.

If you cancel your cover or transfer to an excluded policy before completing the 10 Active Months Period, you will not receive any points.

If you change your level of 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 cover started or your first premium payment is made (whichever is later).

General

The Increased Points Offer is only available if you join through **HCF online**, the HCF call centre or in an **HCF branch**.

To earn and redeem Flybuys points you must be a current Flybuys member.

- **Flybuys' privacy policy applies**. Standard Flybuys terms and conditions apply and are available at **flybuys.com.au**.

Flybuys will credit your Flybuys membership account with Flybuys points in accordance with these terms and conditions.

2 Bonus annual OnePass Offer

Bonus annual OnePass membership (followed by \$40 per year thereafter, unless cancelled). Offer available for new eligible HCF members only. Policy exclusions apply. Flybuys member number must be provided to HCF at time of joining. Limit of 1 OnePass code per Flybuys account.

To qualify for this offer you must:

1. be a current Flybuys member;
2. be a new HCF member (you must not have been an HCF policyholder 6 months prior to taking out a New Eligible HCF Policy);
3. sign up to a New Eligible HCF Policy between 12.01am (AEST) on Thur 10 Apr 2025 and 11.59pm (AEST) on Mon 30 Jun 2025;
4. have your New Eligible HCF Policy accepted by HCF;
5. provide your Flybuys member number when joining through HCF **online**, HCF call centre, or in an HCF **branch**; and be an Australian resident.
(collectively, the **Eligibility Requirements**).

New Eligible HCF Policy means any new HCF health insurance policy for hospital only, extras only or combined hospital and extras cover and excludes Corporate, Ambulance Only, Overseas Visitors Health Covers, RT Health branded products and HCF Life Insurance products.

Flybuys will contact all new eligible HCF members that qualify for the bonus OnePass offer with a unique OnePass code via email to complete OnePass sign up. The redemption code will be emailed from Flybuys within 10 days after your policy start date.

To access the bonus annual OnePass membership, you will receive a unique redemption code via email from Flybuys. If you are a new OnePass member, follow the link in the email to the OnePass website to sign up for OnePass, you will be asked to enter your redemption code and provide personal details, including payment details. Existing OnePass members with an annual membership, are able to apply the redemption code to their account, which will be applied at the next renewal date. If you are an existing OnePass member with a monthly membership, you can request a plan change to your membership through the Manage Membership page and redeem your redemption code while confirming the plan change to an annual OnePass membership. The redemption code will be applied at the next renewal date.

Redemption code is valid for 1 year from redemption date. Redemption code must be used before the expiry date. The redemption code can only be used once and must be entered when prompted via the links in the confirmation email from Flybuys. Redemption code cannot be used with any other promotional offers. Limit of one redemption code per eligible OnePass account and can only be used once.

Once redeemed, redemption code will be active on your OnePass account for 1 year. If your OnePass membership remains active following expiry at 1 year, you will be charged a recurring payment, currently \$40 per year for an annual OnePass membership, unless cancelled prior to renewal. You have rights under the Australian Consumer Law and other similar legislation which cannot be excluded, restricted or modified by Flybuys or OnePass. These terms and conditions do not exclude, restrict or limit those statutory rights in any way. However, to the extent that it is permitted to do so, the redemption code has no cash value and will not be refunded or replaced. Any unused redemption code will be forfeited.

Flybuys' **privacy policy applies**. Standard Flybuys **terms and conditions** apply and are available at **flybuys.com.au**. OnePass' **privacy policy** also applies.

OnePass Terms and Conditions

5x Flybuys points is available in-store only at Kmart, Officeworks, Target and Bunnings Warehouse. Your Flybuys and OnePass accounts must be linked. Flybuys number must match the Flybuys linked to your OnePass account. Present your Flybuys at the time of purchase in-store or enter your Flybuys number at checkout for online Click & Collect orders. 5x Flybuys points in-store is equal to 1 standard point plus 4 bonus points per \$1 spent. Flybuys points are collected on transaction balance after savings and discounts and exclusions apply - please check each participating brand page for details **Kmart, Officeworks, Target, Bunnings Warehouse. Flybuys T&Cs apply**. 5x Flybuys points in-store is not available on Target transactions where instant Flybuys points redemption has been used at time of purchase (including any remaining balance that is payable). Target exclusion does not apply to transactions where Flybuys Dollars are redeemed. OnePass T&Cs, exclusions apply. Not all participating brands offer all member benefits. See **OnePass terms and conditions** for benefits and exclusions at each participating brand.