

TERMS AND CONDITIONS

Flybuys and HCF "Up to 8 Weeks Free, 2-Month Waiting Periods Waived on Extras, Share of 6 Million Points and 130,000 Points" offer

Terms and Conditions

*8 Weeks Free + 2-month waiting period waiver on extras offer

For eligible members who join HCF via any channel between Tue 17 Feb and Mon 20 Apr 2026, HCF will apply eight weeks free cover and waive the 2-month waiting periods on extras for eligible members in accordance with these terms (**Offer**). Offer commences at 00:00 AEDT on Tue 17 Feb and ends at 23:59 AEST on Mon 20 Apr 2026 (**Offer Period**). To be eligible for this Offer, you must be an Australian resident, aged 18 years or over, you must take out combined HCF hospital & extras cover (excluding any Gold level Hospital cover and Overseas Visitors Health Cover) (**Eligible Policy**), you must start your Eligible Policy during the Offer Period, you must not have been insured under an RT Health or HCF health insurance policy in the 2 months prior to taking out the Eligible Policy and you must not have received any promotional discount on any RT Health or HCF health insurance policy within the 12 months prior to receiving the Offer. If you're eligible, HCF will waive the 2-month waiting periods that apply to extras on your Eligible Policy. Waiting periods for hospital treatment will still apply. To be eligible for the first four weeks free cover, you must pay premiums for and maintain your Eligible Policy for 90 continuous days. After 12 months of premiums paid, you will be entitled to an additional four weeks free cover. HCF may take up to six weeks to process each extension. HCF may, at its discretion, not permit this Offer to be combined with other offers. HCF may amend the Offer terms and conditions and/or terminate this Offer at any time without notice (except in relation to members that have taken out an Eligible Policy prior to the amendment or termination). This Offer can be used in conjunction with the Flybuys Bonus Points Offer and the Standard Points Offer but cannot be used in conjunction with any other offer.

1 Share of 6 million Flybuys bonus points offer (Bonus Points Offer)

To qualify for the Bonus Points 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 (AEDT) on Mon 19 Jan 2026 and 11:59pm (AEDT) on Tue 31 Mar 2026;
4. provide your Flybuys member number when joining through HCF [online](#), HCF call centre or in an HCF [branch](#);
5. have your New Eligible HCF Policy accepted by HCF; and
6. 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 allocate an equal distribution of the 6 million Flybuys bonus points between all Flybuys members who meet the Eligibility Requirements and maintain their New Eligible HCF Policy in accordance with the terms set out below. No part Flybuys bonus points will be awarded and if the number of Flybuys bonus points awarded is a decimal, the bonus points awarded will be rounded up to the next whole number.

To receive a share of 6 million Flybuys bonus points, your New Eligible HCF Policy must be active (i.e. not terminated or suspended) until 11:59pm AEDT on Tue 31 Mar 2026 and your policy premium must be paid up to date as at Tue 31 Mar 2026. If you cancel or suspend your policy, or change your level of policy cover to an excluded policy, before 11:59pm AEDT on Tue 31 Mar 2026, you will not receive a share of the 6 million Flybuys bonus points. The Flybuys bonus points will be credited to each qualifying member's Flybuys account within 6 weeks of Tue 31 Mar 2026. Points are awarded once per policy to the Flybuys account nominated by the policyholder. Members must meet the criteria as set out in these terms and conditions to be eligible for the Bonus Points Offer.

General

- The Bonus 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 Up to 130,000 standard points offer (the 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](#). Number of points awarded depends on the annual premium value.
- The total annual premium value is calculated prior to any rebate reduction from the Government and includes any Lifetime Health Cover Loading.

Eligibility requirements

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 within 6 months prior to taking out a New Eligible HCF Policy);
3. provide your Flybuys member number when joining directly through HCF [online](#), the HCF call centre or in an HCF [branch](#);
4. take out a New Eligible HCF Policy that is accepted by HCF during the Offer Period. The Offer Period begins at 12:01am (AEST) on Fri 1 Aug 2025 and continues until the Standard Points Offer is withdrawn. Reasonable notice will be provided before the Standard Points Offer is withdrawn; and
5. 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 points

To receive the Flybuys Standard Points Offer your New Eligible HCF Policy 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 are awarded once 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 10 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 Standard 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.

Loyalty Pacific Pty Ltd (ABN 82 057 931 334) (trading as Flybuys) may receive a commission from HCF.

