TERMS AND CONDITIONS

Flybuys and HCF "15x Points at Coles + Up to 130,000 Points" Offer

Terms and Conditions

1. 15x points at Coles for 2 months (Bonus Points Offer)

Offer valid on eligible purchases in-store or online at Coles Supermarkets.
Present your Flybuys at the checkout in-store or enter your Flybuys member number online at the time of purchase.

Eligibility Requirements
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 00:00am (AEDT) on Wed 11 Nov 2026 and 11:59pm (AEDT) on Mon 15 Feb 2027 (**Promotion Period**);
4. provide your Flybuys member number when joining through HCF online, the HCF call centre or in an HCF branch;
5. have your New Eligible HCF Policy accepted by HCF;
6. complete your first premium payment for your New Eligible HCF Policy on a date before the end of the Promotion Period (**Payment Date**); and
7. 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
All cardholders on your Flybuys account will receive 15x points on eligible purchases at Coles Supermarkets (**Partner**) when they scan or provide their Flybuys number for 2 months, commencing on your Payment Date, capped at 20,000 bonus points per Flybuys account. You will receive 15 Flybuys points (1 standard Flybuys point plus 14 bonus points) per $1 spent at Coles Supermarkets in accordance with the Partner points terms and exclusions listed below. 15x points will not be applied to any targeted or other Flybuys bonus points offers. Points are awarded after savings, discounts and vouchers and will be credited to your linked Flybuys account within 30 days of each qualifying purchase. This offer may be redeemed by multiple cardholders on one Flybuys account, however:

- the maximum amount of bonus points that can be earned for an eligible transaction at any time is 15x points; and
- the total maximum amount of bonus points that can be earned in conjunction with the offer is 20,000 bonus points per Flybuys account.

Coles points
Offer valid in-store or online at Coles only, subject to store availability (excludes Uber Eats purchases). To check whether Coles delivers to your area visit www.coles.com.au. Points awarded after savings, discounts and vouchers. Offer excludes purchases of all smoking and tobacco products, liquor, gift cards, charitable donations, Coles Best Buys Online Exclusives, Coles Plus subscription fees and Coles Online delivery fees.

Suspension, cancellation or changes
If your New Eligible HCF Policy is suspended, cancelled or terminated or you change your level of policy cover to an excluded policy within 2 months from your Payment Date, the 15x points offer will cease from the day your cover is suspended, changed or ends.

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

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. Points will be awarded to the Flybuys account nominated by the policyholder.
- 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.

- The Bonus Points Offer is available independently of the Standard Points Offer.

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 Points 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 00:00am (AEDT) on Wed 11 Nov 2026 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.