TERMS AND CONDITIONS OF HOME AND MOTOR E-GIFT CARD PROMOTION

1/10/2026 – 30/11/2026

HCF members who purchase a new Home, Landlord or Comprehensive Motor policy can receive a $150 eGift card

1. These Terms and Conditions set out details of this promotion. Participation in the promotion is deemed acceptance of these Terms and Conditions.
2. The promotion period for this promotion is open from 12:01 AM AEST on 1 October 2026 and closes at 11:59 PM AEDT on 30 November 2026 ("Promotion Period").
3. The offer in this promotion is made by The Hospitals Contribution Fund of Australia Limited (ABN 68 000 026 746) of Level 5, 403 George Street Sydney NSW 2000 ("HCF" and "Promoter"). The insurance policies to which the offer relates are issued by Allianz Australia Insurance Limited (ABN 15 000 122 850) ("Issuer").
4. Under this promotion, Eligible Customers will be entitled to receive one (1) $150 Visa eGift card for each new Eligible Policy purchased, in accordance with these Terms and Conditions ("Offer").
5. To be eligible for the Offer, an individual (Eligible Customer) must:
    - purchase a new Eligible Policy (defined below) through HCF during the Promotion Period;
    - provide a valid email address in connection with the purchase of the Eligible Policy;
    - be an HCF member who held eligible cover for at least 1 week and was up to date with their premiums at the time of purchase of the Eligible Policy, where "eligible cover" includes all Hospital and Extras products, plus selected Life and Recover Cover products (full list available here) and excludes Overseas Visitor Health Cover and Ambulance Only Cover;
    - ensure the Issuer receives full payment of the annual policy premium or of the first instalment of premium if paying by the month, in accordance with the Eligible Policy's terms;
    - purchase the Eligible Policy during the Promotion Period; and
    - not have cancelled or had the Eligible Policy terminated at the time the Offers are distributed, which will be by 7 January 2027.
6. For the purposes of this Offer, an "Eligible Policy" is:
    - HCF Home Insurance;
    - HCF Comprehensive Motor Insurance; and
    - HCF Landlord Insurance.
7. For clarity, the HCF Third Party Property Damage Motor Insurance is not an Eligible Policy.
8. For clarity, variations, reinstatements and renewals to existing policies are not eligible for this Offer.

9. Eligible Customers may claim on this Offer more than once if they purchase more than one Eligible Policy during the Promotion Period, subject to the limit of one (1) Offer per Eligible Policy. If a policy has two (2) or more Eligible Customers as named insureds, the first Eligible Customer named as an insured on the policy schedule will be awarded the Offer.

10. Gift cards are provided by Digital Glue Australia Pty Ltd (ACN 127 466 899).

11. The name and email address of the Eligible Customer will be supplied to Digital Glue Australia Pty Ltd to enable the sending of the Offer. If you do not wish to take up the Offer, please advise the Promotor by phone on 1300 657 046.

12. A redemption code for the Offer will be sent to the valid email address provided by the Eligible Customer by 7 January 2027. The redemption code must be used to activate the Offer within sixty (60) days of the date it is sent to the Eligible Customer. The Eligible Customer is responsible for redeeming the Offer before that expiry date for activation.

13. The Terms and Conditions of the applicable retailer will apply to the redeemed Offer. The Offer is not refundable or redeemable for cash and expired Offers cannot be extended or replaced. Redemption of the Offer is managed by Digital Glue Australia Pty Ltd (ACN 127 466 899) as program manager for the eGift Card issuer Heritage Bank (ABN 11 087 651 125). For more information and terms regarding the Offer, visit **ActivGiftcard**. Any ancillary costs associated with redeeming the Offers are not included. Any unused balance of the Offer will not be awarded as cash.

14. The Promoter reserves the right, at any time, to verify the identity and eligibility of each Eligible Customer, and reserves the right, in its sole discretion, to disqualify any person who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the claim process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of this Offer. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.

15. If there is Incomplete information (including where an email address provided is invalid) the Eligible Policy will not be eligible for the Offer.

16. If an Eligible Customer does not redeem an Offer at the time stipulated by the Promoter, then the Offer (or that element of the Offer) will be forfeited.

17. If any Offer (or part of any Offer) is unavailable, the Promoter, in its discretion, reserves the right to substitute the Offer (or that part of the Offer) with an Offer to the equal value and/or specification.

18. Offers, or any unused portion of an Offer, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.

19. If this Offer is not capable of being conducted as anticipated due to reasons beyond the control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate, or cancel the Offer, as appropriate in the circumstances.

20. The Promoter collects personal information ("PI") in order to conduct the Offer and may, for this purpose, disclose such PI to third parties involved in making good on the offer, including but not limited to agents, contractors, service providers and, as required, to Australian regulatory authorities. Participation in this promotion is conditional on providing and agreeing to this use of PI. For further details about how we handle PI and details about how Eligible Customers can request access and correction of their information or complain about a breach of the Australian Privacy

Principles, please see our Privacy Policy which is available at **Privacy Policy | HCF**. The Privacy Policy also contains information about how Eligible Customers may opt out, access, update or correct their PI, how Eligible Customers may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with.

21. The Offer is in no way sponsored, endorsed, or administered by or associated with Facebook or Instagram. Eligible Customers completely release Facebook and Instagram from any and all liability relating to the Offer.

22. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the Offer.

23. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in Offer value to that stated in these Terms and Conditions; (e) any tax liability incurred by Eligible Customers; or (f) any use of an Offer.