



BUPA PROMOTIONAL OFFER (“Offer”)

TERMS AND CONDITIONS OF PROMOTION (“Terms”)

Upon agreeing to accept the Offer, You agree to, are deemed to accept, and will be legally bound by these Terms. If you do not wish to comply with or be bound by these Terms, you should not accept the Offer or withdraw from the Offer immediately.

Bupa HI Pty Ltd (ABN 81 000 057 590) (“**Bupa**”) makes the Offer available to a customer (“**You**” and “**Yours**”) who is able to meet the Eligibility Criteria set out in clause 1 of these Terms

1. Eligibility Criteria

You can access the Offer only if You meet all of the following requirements:

- i. You are a new Bupa customer;
- ii. You take out a new Bupa combined Hospital and Extras policy in accordance with clause 2 below (“**Eligible Product**”) during the period from 26th November 2018 to 31st January 2019 (“**Offer Period**”);
- iii. You pay the policy premiums for Your Bupa Eligible Product by direct debit in equal monthly instalments of the annual premium (“**Instalments**”);
- iv. You are an Australian resident of 18 years old or older;
- v. You purchase Your Eligible Product over the phone via the Compare The Market Call Centre; and
- vi. You provide a valid email address on purchasing Your Eligible Product.

If You meet all the above requirements, You are eligible to accept the Offer (“**Eligible Customer**”).

2. 2.0 Health Cover Eligible Products –

1. If You are an Eligible Customer, you can access the Offer if You purchase and maintain an Eligible Product in accordance with clause 3.
2. An Eligible Product cover may be a Single, Single Parent, Couple or Family combined Hospital and Extras cover issued by Bupa but EXCLUDES:
 - i. Extras Only products;
 - ii. Ambulance Only products;
 - iii. Hospital Only products;
 - iv. Overseas Students Health Cover, Overseas Visitors Cover and Short Stay Visitor cover.

3. The Offer

If You comply with all of the following:

- a) you are an Eligible Customer;
- b) You have purchased an Eligible Product;
- c) You maintain Your Eligible Product cover for a minimum of 30 consecutive days; and
- d) You pay the premium for the Eligible Product by the direct debit Instalments,

You will receive:

- e) -six weeks free health cover off Your annual premium for the Eligible Product after maintaining continuous cover for 30 consecutive days; and
-
- f) the 2 & 6 Month's waiting periods is waived and applied to Your account after the first Instalment is paid by You.

If You comply with sub-paragraphs (a) and (b) of this clause 3 and You maintain Your continuous cover under that Eligible Product for 13 consecutive months from the date of purchase of the Eligible Product, You will receive in addition to the Offers specified in sub-paragraphs (e) and (f) of this clause 3, a \$100 Flight Centre voucher ("**Voucher**").

If you qualify to receive the Voucher, You agree to be bound by the Voucher Terms of Use set out in clause 5 of these Terms.

You must allow 7 days for the Voucher to be sent to Your email address provided by You on the purchase of the Eligible Product.

4.0 General

The Offer is not available to You in conjunction with any other Bupa promotional join offers.

These Terms are governed by the laws in force in the State of Queensland, Australia and You agree to submit to the Courts of that State.

5.0 Flight Centre Voucher Terms of Use

If You qualify under clause 3 of these Terms for the Offer of the Voucher, the Flight Centre Travel Group Limited makes the Voucher available to You on the following terms and conditions:

The Voucher is redeemable in full at any **Flight Centre** retail store within Australia towards a new travel booking. No minimum spend is required. Vouchers are subject to their prevailing terms and conditions of use, including expiry dates and are not replaceable if lost, stolen or damaged. A Voucher is valid for 12 months from date of issue. Partial redemption is not permitted. A Voucher's unique code must be presented to consultant at time of booking and the value will be deducted from the total booking cost. Limited to one (1) Voucher per booking. Multiple Vouchers cannot be applied to the same booking. A Voucher cannot be used to obtain discounts for existing or past bookings and cannot be used in conjunction with any other offer. Vouchers are non-refundable, non-exchangeable, non-transferrable, non-replaceable and non-redeemable for cash, credit or foreign currency product including cash passports. Any unused credit will be forfeited. Photocopies of vouchers will not be accepted.