

## OFFER TERMS AND CONDITIONS

### Eligibility

1. This offer starts on Thursday 1 February 2024 at 12:01am and closes on Sunday 30 June 2024 at 11.59pm (WST) (**Offer Period**).
2. The policy start date must start no later than Offer Period.
3. This offer is only available to a person who purchases an Eligible Product and opts to pay by Direct Debit for fortnightly, monthly, quarterly, six-monthly or annual payment frequencies (**Eligible Member**).
4. This offer is available during the Offer Period to Eligible Members who purchase an Eligible Product from Compare the Market.
5. This offer is only available for the following Extras covers: Value, Simple, Essential, Advanced, Top. (**Eligible Product**).
6. This offer cannot be used in conjunction with any other offer or discount from HIF, except where those offers or discounts explicitly state.

### Offer

7. This offer is for a waiver of the 2-month waiting periods on Extras cover on an Eligible Product.
8. Eligible Members must maintain their Eligible Product (and be financial) for 60 consecutive days from the policy start date to be eligible to receive the 2-month Extras. Please allow up to 14 days from that date for the offer to be applied.
9. This offer is not redeemable for cash, transferrable or exchangeable.

### Privacy

10. HIF's Privacy Policy outlines how personal information is handled and the steps we take to ensure your privacy, which is available on our website at [www.hif.com.au/privacy](http://www.hif.com.au/privacy).