

Terms and Conditions for the
“No 2-Month Waits on Extras (2M)”
Promotion (Offer)

The promoter is Health Insurance Fund of Australia Limited ACN 128 302 161 of 100 Stirling Street, Perth, Western Australia 6000 (**HIF**).

Eligibility

1. This offer starts on 20/01/2025 at 12:01am and closes on 30/06/2025 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 pays 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:
 - i. Extras: Basic, 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 on Direct Debit 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. Our Privacy Policy outlines how your 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.