



Queensland Country Health Fund
2024 Refer a Friend Promotion Terms and Conditions

1. **Promoter:** HBF Health Limited trading as Queensland Country Health (ABN 11 126 884 786) (**QCHF**) Level 1, 333 Ross River Road, Aitkenvale QLD 4814. The Promoter can be contacted on 1800 813 415.
2. **Promotion Period:** The Promotion will commence at 9.00AM on Monday, 1 July 2024 and will close at 5:00PM AEST Tuesday, 31 December 2024.
3. **Eligibility:**
 - 3.1 To be eligible to receive a **\$100 Cards4All Visa Gift Card**, you ('the Referring Person') must:
 - a) be an existing and financial Queensland Country Health Fund ('Health Fund') policy holder;
 - b) refer a person ('the Referred Person') who:
 - (i) has not been a member of the Health Fund in the last month (either in their own right or under a couple/family health insurance membership), except where the person was previously insured as a "dependant" under the terms of a family health insurance membership with the Health Fund ('New Member');
 - (ii) purchases an eligible singles policy as defined in Clause 5.1 during the Promotion Period;
 - (iii) continues to hold the eligible singles policy for 30 consecutive days after joining the Health Fund ('the Cooling Off Period');
 - (iv) has made at least their first membership payment and their policy status is financial for the duration of the Cooling Off Period; and
 - (v) provides the Promoter with the name and contact details of the Referring Person;
 - c) consent to the Referred Person providing the Promoter with your name and contact details to enable the Promoter to acknowledge your referral of business and provide you with the gift card (subject to the eligibility criteria being met);
 - d) agree to the Terms and Conditions of this Promotion; and
 - e) not be an employee or immediate family member of an employee or director of the Health Fund, HBF Health Limited, Queensland Country Bank Limited, the Health Fund's agents or any of its related entities; (where ***immediate family member*** is classed as either your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you).

- 3.2 To be eligible to receive a **\$200 Cards4All Visa Gift Card**, the Referring Person must:
- a) be an existing and financial Health Fund policy holder;
 - b) refer a person who:
 - (i) is a New Member;
 - (ii) purchases an eligible couple, family or single parent policy as provided in Clause 5.2 during the Promotion Period as a result of the referral;
 - (iii) continues to hold the eligible policy for the Cooling Off Period;
 - (iv) provides the Promoter with the name and contact details of the Referring Person; and
 - (v) has made at least their first membership payment and their policy status is financial for the duration of the Cooling Off Period;
 - c) consent to the Referred Person providing the Promoter with your name and contact details to enable the Promoter to acknowledge your referral of business and provide you with the gift card (subject to the eligibility criteria being met);
 - d) agree to the Terms and Conditions of this Promotion; and
 - e) not be an employee or immediate family member of an employee or director of the Health Fund, HBF Health Limited, Queensland Country Bank Limited, the Health Fund's agents or any of its related entities; (where **immediate family member** is classed as either your spouse or partner, your (or your spouse's) children, parents or other relatives, provided these live permanently with you).

4. **Other Offers/Promotions:**

- 4.1 This Promotion is available in conjunction with a corporate discount applied on eligible policies as provided in Clause 5.1 and 5.2.

5. **Eligible Policies:**

- 5.1 An eligible singles health insurance policy comprises the following cover options purchased from the Promoter:

- a) Better Hospital (Silver+) only cover
- b) Better Hospital (Silver+) and Extras packaged covers
- c) Vital Hospital (Bronze+) only cover
- d) Vital Hospital (Bronze+) and Extras packaged covers

and provides cover for the person who established the policy (the policy holder), subject to the policy terms and conditions. No other persons can be covered under a singles health insurance policy.

- 5.2 Eligible couples, family or single parent health insurance policies comprise the following cover options purchased from the Promoter:

- a) Better Hospital (Silver+) only cover
- b) Better Hospital (Silver+) and Extras packaged covers
- c) Vital Hospital (Bronze+) only cover
- d) Vital Hospital (Bronze+) and Extras packaged covers

- 5.2.1 An eligible couples health insurance policy provides cover for the policy holder and that person's partner, subject to the policy terms and conditions.
- 5.2.2 An eligible family health insurance policy (including an extended family policy) provides cover for the policy holder and that person's partner and dependents (up to and including 31 years as long as they are not married or in a de-facto relationship), subject to the policy terms and conditions
- 5.2.3 An eligible single parent health insurance policy (including a single parent extended family policy) provides cover for the policy holder and their dependents (up to and including 31 years as long as they are not married or in a de-facto relationship), subject to policy to the policy terms and conditions.

6. **Ineligible Policies and Exclusions:**

The requirements under Clause 3.1 and 3.2 are not satisfied in any of the following circumstances:

- a) Where the health insurance policy purchased by the Referred Person from the Promoter comprises any of the following cover options:
 - (i) Budget Hospital (Basic+) only cover
 - (ii) Budget Hospital (Basic+) and Extras packaged covers
 - (iii) Select Extras only cover
 - (iv) Young Extras only cover
- b) When adding a spouse or dependent to an existing Health Fund policy;
- c) Policy upgrades or downgrades to an existing Health Fund policy.

7. **Promotional Offer:**

- 7.1 A Referring Person who fulfils the eligibility criteria in Clause 3.1 is eligible to receive one (1) \$100 Cards4All Visa Gift Card for each eligible Referred Person who purchases an eligible singles policy as defined in Clause 5.1 during the Promotion Period.
- 7.2 A Referring Person who fulfils the eligibility criteria in Clause 3.2 is eligible to receive one (1) \$200 Cards4All Visa Gift Card for each eligible Referred Person who purchases an eligible couple, family or single parent policy as provided in Clause 5.2 during the Promotion Period.
- 7.3 The gift cards are issued by Cards4All Pty Ltd ABN 99 118 809 886 and may be used at an EFTPOS terminal or online where accepted by the merchant.
- 7.4 Some businesses may not accept gift cards.
- 7.5 Gift card recipients are subject to the Cards4All Pty Ltd Gift Card terms and conditions, details of which will be provided with the gift card.

8. **Collection details:**

- 8.1 Gift cards will be posted to the Referring Person at the postal address recorded by the Health Fund.
- 8.2 Gift cards will be issued to the Referring Person after the Cooling Off Period provided in Clause 3.1 and Clause 3.2 has ended.
- 8.3 Issue of the gift card is subject to the eligibility requirements in Clause 3 having been satisfied.

9. **Prize Non-refundable:**

Gift cards are non-refundable and non-transferable.

10. **Up to Date Contact Details and Lost or Damaged Gift Cards:**

The Referring Person must ensure that they and the Referred Person provide the Promoter with correct and up to date contact details of the Referring Person so any gift cards can be properly delivered to the Referring Person. The Promoter is not responsible for any gift cards that have not been received by the Referring Person as a result of any failure to provide correct and up to date contact details to the Promoter and no replacement will be provided.

Once a gift card has been delivered to the Referring Person, the Promoter will not be held responsible for any damaged or lost gift cards and no replacement will be provided.

11. **Promotion Interruption:**

The Promoter, in its sole discretion, reserves the right to cancel, suspend, terminate or modify the Promotion if fraud, technical failures or any other factor beyond the Promoter's reasonable control adversely affect the Promoter's ability to conduct the Promotion as described in these Terms and Conditions.