

Queensland Country Health Fund
2020/21 Refer a Friend Promotion
Terms and Conditions

1. **Promoter:** Queensland Country Health Fund Ltd (ABN 18 085 048 237), Level 1, 333 Ross River Road, Aitkenvale QLD 4814. The Promoter can be contacted on (07) 4412 3500.
2. **Promotion Period:** The Promotion will commence at 9.00AM on Sunday, 1 November 2020 and will close at 5:00PM AEST Friday, 31 December 2021.
3. **Eligibility:**
 - 3.1 To be eligible to receive a **\$100 Cards4All Visa Gift Card**, you ('the Referring Person') must satisfy all of the following criteria:
 - a) Be a current Queensland Country Health Fund Ltd ('Health Fund') policy holder; and
 - b) Refer a person ('the Referred Person') who:
 - (i) is not an existing Health Fund policy holder;
 - (ii) purchases an eligible singles policy as defined in Clause 5.1 during the Promotion Period as a result of the referral;
 - (iii) continues to hold the eligible singles policy after a period of 30 days have expired since the commencement of the new eligible policy ('the Cooling Off Period');
 - (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;
 - e) not be a director, employee or an immediate family member of a director or employee, of either the Promoter or its related entities:
 - (i) **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**, you ('the Referring Person') must:
 - a) Be a current Health Fund policy holder; and
 - b) Refer a person ('the Referred Person') who:
 - (i) is not an existing Health Fund policy holder; and
 - (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 after a period of 30 days have expired since the commencement of the new eligible policy ('the Cooling Off Period');
- (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;
- e) not be a director, employee or an immediate family member of a director or employee, of either the Promoter or its related entities:
 - (i) Definition of an **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.
- 4.2 This Promotion is not available in conjunction with any other offers by the Promoter.

5. **Eligible Policies:**

- 5.1 An eligible singles health insurance policy comprises the following cover options:
 - 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). 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:
 - 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 and may be extended to cover dependent children, subject to the policy terms and conditions.
- 5.2.2 An eligible family health insurance policy includes Extended Family policies providing cover for the policy holder and that person's partner, dependent children (up to 25 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 includes Extended Family policies providing cover for the policy holder and person's dependent children (up to 25 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
 - (iiii) Young Extras only cover
- b) When adding a spouse or dependent to an existing Health Fund policy held;
- 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 referral 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 referral 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 recipients at the postal address recorded by the Health Fund.
- 8.2 Gift cards will be issued to recipients after the Cooling Off Period provided in Clause 3.1 and Clause 3.2 has ended. This may occur once during the Promotional Period with remaining cards issued after the Promotional period 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:**

The Promotional Offer of a \$100 Cards4All Visa Gift Card where the eligibility criteria in Clause 3.1 is satisfied and a \$200 Cards4All Visa Gift Card where the eligibility criteria in Clause 3.2 is satisfied is non-refundable and non-transferable.

10. **Release:**

To the extent permissible by law, you release the Promoter and its related entities, its and their respective directors, officers, employees and agents from any causes of action, loss, liability, damage, expense (including any claim for legal expenses), cost or charge sustained or in any way incurred by you (including any indirect or consequential loss) in connection with your participation in the Promotion.

11. **Force Majeure:**

The Promoter will not be responsible or liable for any loss, cost or damage arising out of any act, omission, failure or delay by the Promoter or other party which is due to an act of god, riots, acts of terrorism, storms, fire, any labour or industrial dispute, any strike, and other acts which are not reasonably within the control of the Promoter.

12. **Privacy Notice:**

During the course of the Promotion, the Promoter may collect your personal information, including your name and address for the purposes of awarding the gift card. All information will be treated in accordance with the Promoter's Privacy Policy, a copy of which can be obtained from queenslandcountry.health; or any branch of the Promoter or Queensland Country Bank Limited ABN 77 087 651 027 ('the Promoter's Related Entity').

The Promoter may contact eligible recipients to obtain permission to use their name and image for any promotional activities following the Promotion and/or invite them to enter other promotions conducted by the Promoter. The Promoter will not disclose an individual's personal information to third parties without their permission.

In entering the Promotion entrants agree to the lawful collection, use and disclosure of their personal information in accordance with the Promoter's Privacy Policy.

Entrants are able to access the personal information held by the Promoter by contacting the Promoter:

- a. in person at any branch of the Promoter or the Promoter's Related Entity
- b. phoning 1800 813 415
- c. emailing info@queenslandcountry.health
- d. via the Promoter's website queenslandcountry.health or
- e. in writing to the Privacy Officer, Queensland Country Health Fund Ltd, PO Box 679 Aitkenvale Queensland 4814.

13. **Lost or Delayed Communications:**

The Promoter will not be responsible for any delayed, lost or misdirected mail or any other communication.

14. **Program 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.