

## Terms and Conditions - Up to 8 Weeks Free + Waived Waits on Eligible Extras

Queensland Country Health Fund promotion | 2 July 2026 to 30 September 2026

This Queensland Country Health Fund offer includes up to 8 weeks free cover on an eligible combined Hospital and Extras policy, plus 2 month waiting periods waived on eligible Extras.

Eligibility, payment requirements, waiting periods and fulfilment timeframes apply. Full details are outlined below.

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### 1. Eligibility

This offer is available to new Queensland Country Health Fund policyholders who:

- a) Purchase an eligible combined Hospital and Extras packaged cover through Queensland Country Health Fund
- b) Complete the purchase in a single transaction between **9:00 am (AEST) on 2 July 2026 and 11:59 pm (AEST) on 30 September 2026**
- c) This offer does not apply to policies purchased through an aggregator, unless otherwise stated by Queensland Country Health Fund

### 2. Eligible Covers

- a) Core Hospital (Basic+) and Extras packaged cover
- b) Better Hospital (Silver+) and Extras packaged cover
- c) Signature Hospital (Silver+) and Extras packaged cover
- d) Vital Hospital (Bronze+) and Extras packaged cover

### 3. Offer Exclusions

This offer is not available to:

- a) Employees of Queensland Country Health Fund, HBF or any of their agents or related entities
- b) Current or former members who have received a promotional joining offer or other discount, including corporate discount, for a Queensland Country Health Fund branded cover in the last 18 months
- c) Existing Queensland Country Health Fund members making changes to their current policy, including upgrades, downgrades, or adding dependants

### 4. Up to 8 Weeks Free Cover – Fulfilment Details

- a) **First instalment:** 6 weeks free cover will be applied after 4 weeks of continuous eligible cover, provided full payment has been received and the policy is set to direct debit.
- b) **Second instalment:** remaining 2 free weeks will be applied at month 13, provided the policy remains active, paid, and on an eligible combined product (see table above).
- c) If your last full payment aligns with your free-cover eligibility date, the free cover will begin from your next scheduled payment date.
- d) During the free period(s), direct debits will be paused automatically. Regular payments will resume immediately after the free weeks end.
- e) Weeks Free cannot be exchanged for cash in the form of a refund due to policy cancellation

### 5. 2 Month Extras Waiting Period Waiver

- a) Applies to the **Extras** portion of the policy only
- b) Hospital waiting periods and any Extras waiting periods longer than 6 months still apply

- c) If you join within 2 months of leaving another Australian health insurer, we'll generally recognise waiting periods already served on a comparable or lower level of cover
- d) Members must be financial and have paid 4 weeks of premiums before any claims can be approved. Eligible claims for services received from the join date will be payable once this requirement is met.

**6. General**

- a) This offer cannot be used in conjunction with any other Queensland Country Health Fund promotion, incentive, or weeks free offer
- b) Queensland Country Health Fund reserves the right to vary, withdraw, or amend this offer and its qualifying criteria at any time without notice