



Queensland Country Health Fund
12 Weeks Free Terms and Conditions

1. Offer available for new policy owners who purchase one of the following eligible Queensland Country Health Fund branded hospital only or combined covers issued by HBF Health Limited trading as Queensland Country Health Fund (ABN 11 126 884 786) (**QCHF**) between 9:00 am (AEST) on 9 February and 11.59pm (AEST) on 30 April 2026:
 - a. Better Hospital (Silver+);
 - b. Better Hospital (Silver+) and Extras packaged cover;
 - c. Vital Hospital (Bronze+); and
 - d. Vital Hospital (Bronze+) and Extras packaged cover.
2. Offer does not apply to:
 - a. employees of QCHF & HBF;
 - b. employees of Queensland Country Bank Limited, QCHF's agents or any of its related entities;
 - c. current or former members who have previously received a one month free, four weeks free, six weeks free or eight weeks free offer in relation to Queensland Country Health Fund branded cover in the last 18 months; or
 - d. a person who has been a Member within the last month or holds current coverage under any Queensland Country Health Fund branded cover either as a spouse or defacto, except where the person was previously insured as a "dependent" under the terms of family health insurance with Queensland Country Health Fund purchasing a policy in their own right;
 - e. a current member of a Queensland Country Health Fund branded cover; when upgrading or downgrading their Queensland Country Health Fund branded cover; adding a spouse or dependant to an existing Queensland Country Health Fund branded cover or making any other policy changes.
 - f. a person who has held cover with HBF Health Limited who have previously received a one month free, four weeks free, six weeks free, eight weeks free or 10 weeks free offer in the last 18 months
 - g. a person who receives a corporate discount or other QCHF discounts
3. The policy must be set up on direct debit, and the first 4 weeks' premium must be paid before the offer can be applied. The offer of 12 weeks of free private health insurance cover with Queensland Country Health Fund will be applied to the first 6 weeks of premiums, starting after the initial 4 weeks of cover. An additional 3 weeks of free cover will be applied after 13 months of continuous cover. The final 3 weeks free cover will be applied to your policy after 26 months from the start of your policy.
4. QCHF reserves the right to amend or remove the 12 Weeks Free offer and any qualifying criteria at any time.
5. Offer not redeemable for cash.