



**Queensland Country Health Fund**  
**2026 Refer a Friend Promotion Terms and Conditions**

1. **Promotion Period:** The Promotion will commence at 12.00AM on Sunday, 1 February 2026 and will close at 11.59PM AEST Thursday, 31 December 2026.
2. **Eligibility:**
  - 2.1 To be eligible to receive a **Cards4All Visa Gift Card**, you ('the **Referring Person**') must:
    - a) be an existing and financial Queensland Country Health Fund ('QCHF') policy holder;
    - b) refer a person ('the **Referred Person**') who:
      - (i) has not been a member of the QCHF 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 **QCHF** ('New Member');
      - (ii) purchases an eligible policy as defined in Clause 4.1 during the Promotion Period.
      - (iii) continues to hold the eligible singles policy for 30 consecutive days after joining the QCHF ('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 QCHF with your name and contact details to enable acknowledgment of your referral 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 QCHF, its agents or related entities, HBF Health Limited, or Queensland Country Bank Limited; (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).
  - 2.2 Where the **Referred Person** takes out an eligible couple, family or single parent policy the **Referring Person** will receive a \$200 Cards4All Visa Gift Card. Where the **Referred Person** takes out an eligible singles policy the **Referring Person** will receive a \$100 Cards4All Visa Gift Card.

3. **Other Offers/Promotions:**

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

4. **Eligible Policies:**

- 4.1 An eligible health insurance policy comprises the following cover options purchased from the Promoter as either a singles, couples, family or single parent policy:
- 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. **Ineligible Policies and Exclusions:**

The requirements under Clause 2.1 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 QCHF policy;
- c) Policy upgrades or downgrades to an existing QCHF policy.

6. **Promotional Offer:**

- 6.1 A **Referring Person** who fulfils the **Eligibility Criteria** is eligible to receive one Cards4All Visa Gift Card as detailed in Clause 2.2 for each eligible **Referred Person** who purchases an **Eligible Policy** during the **Promotion Period**.
- 6.2 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.
- 6.3 Some businesses may not accept gift cards.
- 6.4 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.

7. **Collection details:**

- 7.1 Gift cards will be posted to the **Referring Person** at the postal address recorded by QCHF.
- 7.2 Gift cards will be issued to the **Referring Person** after the Cooling Off Period provided in Clause 2.1 has ended.
- 7.3 Issue of the gift card is subject to the eligibility requirements in Clause 2 having been satisfied.

8. **Prize Non-refundable:**

Gift cards are non-refundable and non-transferable.

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

The **Referring Person** must ensure that they and the **Referred Person** provide QCHF with correct and up to date contact details of the **Referring Person** so any gift cards can be properly delivered to the **Referring Person**. QCHF 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**, QCHF will not be held responsible for any damaged or lost gift cards and no replacement will be provided.

10. **Promotion Interruption:**

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

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).