

Refer a Friend Promotion Terms and Conditions

This Queensland Country Health Fund promotion rewards existing members with a Prezzy digital gift card for referring friends and family who take out an eligible QCHF policy.

Eligibility, payment requirements and offer conditions apply. Full details are outlined below.

1. Promotion Period:

The Promotion will commence at 9AM on Friday 25 September 2026 and will close at 11.59PM AEST Sunday, 31 January 2027.

2. Eligibility:

2.1 To be eligible to receive a Prezzy digital 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 18 months (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 singles policy the Referring Person will receive a \$100 Prezzy digital gift card.

2.3 Where the Referred Person takes out an eligible couple, family or single parent policy the Referring Person will receive a \$200 Prezzy digital 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+);
- b) Better Hospital (Silver+) and Extras packaged cover;
- c) Signature Hospital (Silver+);
- d) Signature Hospital (Silver+) and Extras packaged cover;
- e) Vital Hospital (Bronze+);
- f) Vital Hospital (Bronze+) and Extras packaged cover.

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 cover;
 - iii) Select Extras only cover;
 - iv) Young Extras only cover.
- b) When adding a spouse or dependant on 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 Prezzy digital gift card as detailed in Clause 2.2 and 2.3 for each eligible Referred Person who purchases an Eligible Policy during the Promotion Period.

6.2 Gift cards are issued via Prezzy. Gift cards are issued weekly and sent via email from Prezzy.

6.3 Gift cards must be activated within 3 months of issue and redeemed online at Prezzy.com.au using the link provided. Gift cards not activated within this period will expire and will not be reissued or replaced.

6.4 Gift card recipients are subject to Prezzy's terms and conditions, details of which will be provided with the gift card.

7. Collection Details:

7.1 Gift cards will be sent to the Referring Person via email to the 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 Inaccessible Gift Cards:

The Referring Person must ensure that they and the Referred Person provide QCHF with a correct and up to date email address for the Referring Person so any gift cards can be properly delivered. QCHF can only provide a gift card

where the Referring Person has an active, contactable email address on file. If QCHF does not have an active, contactable email address for the Referring Person, QCHF cannot send the gift card and the Referring Person will be ineligible to receive it.

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 a correct and up to date email address to the Promoter and no replacement will be provided.

Once a gift card has been delivered to the Referring Person's email address, QCHF will not be held responsible for any lost or inaccessible 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 affects the Promoter's ability to conduct the Promotion as described in these Terms and Conditions.