



Queensland Country Health Fund
6 Weeks Free and Gift Card draw 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 8 September 2025 and 11.59 pm (AEST) on 12 December 2025:
 - 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, eight weeks free and 10 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 or HBF Health Limited trading as Territory Health Fund who have previously received a one month free, four weeks free, six weeks free or eight weeks free offer in the last 18 months
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 6 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.
4. **Gift card eligibility:** To be eligible to enter the draw, entrants must satisfy the following criteria:
 - a. be aged eighteen (18) years or over during the Promotion Period;
 - b. purchase a new eligible Queensland Country Health Fund policy as listed in clause 1 before 12 December 2025.
 - c. not be an employee of QCHF or HBF Health Limited;

- d. not be employees of Queensland Country Bank Limited, QCHF's agents or any of its related entities;
- e. not be an Immediate family member of an employee - includes your spouse or partner, your or your spouse's children, parents or other relatives, provided these live permanently with you;
- f. agree to the terms and conditions of this Promotion.

4.1 The Promoter is HBF Health Limited trading as Queensland Country Health Fund (ABN 11 126 884 786)

4.2. Prize details: There will be three prize draws, details provided below:

Major prize:

One drawn each month of the campaign

September: one (1) x \$2,000 Visa Gift Card must have joined 8– 30 September

October: one (1) x \$2,000 Visa Gift Card must have joined 1 - 31 October

November / December: one (1) x \$2,000 Visa Gift Card must have joined 1 November – 12 December.

The total prize value is \$6,000.00.

4.3. Draw details: The prize winners will be determined by a random draw of all entrants that satisfied the eligibility criteria in Clause 4. The prize draw will be conducted by Queensland Country Health Fund and will take place on the following dates:

September draw: 3 October 2025

October draw: 5 November 2025

November / December draw: 17 December 2025 at the conclusion of the promotion.

4.4 Collection details: The prize winners will be notified by phone or email by:

September draw: 7 October 2025 5pm (AEST)

October draw: 5 November 2025 –7 November 2025 5pm (AEST)

November / December draw: 19 December 2025 5pm (AEST)

4.5 If any Prize remains unclaimed after three (3) months of the draw, the Promoter will conduct an unclaimed prize draw in the same manner and place as the original draw subject to any written direction given under applicable law. If the new Winner/s do not claim the Prize within one (1) month, the process set out in this clause shall be applied again, and so on, until the Prize has been claimed.

4.4. Prize non-refundable: The prize is non-refundable, non-transferable and cannot be taken in any form other than that provided in Clause 5 of these terms and conditions.

5 QCHF reserves the right to amend or remove the 6 Weeks Free offer and any qualifying criteria at any time.