

ACA Health Benefits Fund

\$200 Off Your Policy Offer Terms & Conditions

1. These Terms and Conditions apply to the ACA Health Benefits Fund \$200 Off Your Policy ("**Offer**"), and information on the Offer forms part of these Terms and Conditions. Acceptance of the Offer is deemed to be acceptance of these Terms & Conditions.
2. The Promoter is ACA Health Benefits Fund Limited ACN 128 673 923 of 148 Fox Valley Road, Wahroonga NSW 2076 ("**Promoter**").
3. This Offer commences at 9:00am (AEST) on 1st November 2025 and closes at 5.00pm (AEST) on 30th November 2025 ("**Offer Period**").
4. This Offer is open to permanent residents of Australia as at the date of joining (being the date of completion of join) who would have been required to pay premiums on the selected ACA Health Benefits Fund cover ("**Eligible Customer**").
5. New Eligible Customers must meet all the following criteria to be eligible to receive the Offer:
 - a. the new Eligible Customer must meet ACA Health Benefits Fund eligibility criteria.
 - b. the new Eligible Customer must take out a new ACA Health Benefits Fund combined Hospital and Ancillary product ("**Eligible Product**") during the Offer Period.
 - c. the new Eligible Product must have a Policy Start Date between 01/11/2025 and 30/11/2025.
 - d. the new Eligible Customer must have paid their first months' policy contribution for the Offer to be processed.
 - e. the new Eligible Customer must not be a current policyholder of a product issued by ACA Health Benefits Fund Limited ACN 128 673 923 at the time of joining the Eligible Product, or have joined and cancelled such a product within 6 months before or during the Offer Period; and
 - f. the Offer is not available to existing ACA Health Benefits Fund Limited ACN 128 673 923 policyholders for policy upgrades, when a spouse/dependent is added to an existing policy, or for standalone Hospital cover or Extras cover.
6. The Offer consists of the following:
 - a. \$200 Off Your Policy for New Eligible Customers on all combined Products taken out during the Offer Period that normally require payment of policy contributions under the relevant Eligible Product. The Promoter will apply the \$200 Off Your Policy once the first month membership premiums have been paid.
7. New Eligible Customers switching from another health insurer who have served a waiting period on an equivalent service covered by an ACA Health Benefits Fund policy are generally not required to serve a new waiting period for that service.
8. Only one Offer per policy. If there is more than one policyholder (couples and families), the primary policyholder will receive \$200 Off.
9. If a New Eligible Customer claims within the 30-day cooling off period from the policy commencement date, they will not be eligible for a refund on their policy if they choose to cancel.
10. The goods and/or services provided by the Promoter through this Offer comes with consumer guarantees under the Australian Consumer Law ("**ACL**") that cannot be limited or excluded by these Terms and Conditions. Except for this liability under the ACL and any other liability that cannot be excluded by law, the Promoter (including its officers, employees, and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special, or consequential, arising in any way in connection with this Offer.
11. Personal information is being collected by the Promoter to facilitate the conduct of this offer. The personal information collected either by, or on behalf of the Promoter, will only be used for the purposes of administering the Promotion, including the determination of entitlement to benefits; the calculation and payment of those benefits; and the collection of contributions together with related regulatory requirements such as member communication and reporting. The Promoter will only disclose personal information that has been collected if expressed consent is given by the individual affected; or law requires disclosure. Participation is conditional on providing this personal information. The Promoter will use and handle personal information collected as set out in the ACA Health Benefits Fund Privacy Policy, which can be viewed at <http://acahealth.com.au/privacy-policy/>. The Privacy Policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their information, and how those complaints will be dealt with.
12. No third-party services can be used to promote the Offer.
13. The Promoter reserves the right, at any time, to verify the validity of members and memberships (including a member's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who The Promoter has reason to believe has breached any of these Terms and Conditions or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the Offer. Errors and omissions may be accepted at The Promoters discretion. Failure by The Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
14. The Promoter's decision on any matters relating to these terms and conditions is final and no correspondence will be entered into.
15. This Offer is not transferable, exchangeable, or able to be combined with any other Offer or discount from ACA Health Benefits Fund.
16. The Promoter reserves the right to vary or withdraw this Offer at any time and without notice.