

## Smart Savers e-Gift Card Offer Terms and Conditions

1. Eligibility for new joins: this offer is only available for new memberships and re-activated memberships after 12 months from date of cancellation of previous Westfund membership joining combined Hospital and Extras cover. This offer is not available for new joins on Ambulance Only, Extras Only, Hospital Only, Corporate Groups or Overseas products.
2. New joins will be sent an e-gift Card after serving a 90-day review period, provided they have maintained an eligible level of cover and are up to date with payment. Based on the level of cover, the value of the e-Gift card issued is set out below:
  - Couple or family Gold-tier Hospital with any level of Extras cover - \$800
  - Couple or family Silver-tier Hospital with any level of Extras cover - \$400
  - Couple or family Bronze-tier or Base-tier Hospital with any level of Extras cover - \$300
  - Single Gold-tier Hospital with any level of Extras cover - \$400
  - Single Silver-tier Hospital with any level of Extras cover - \$200
  - Single Bronze-tier or Base-tier Hospital with any level of Extras cover - \$150
3. The e-Gift Card will be emailed within 4 weeks after serving a 90-day review period, provided the member maintains an eligible level of cover and are a financial member.
4. The eGift Card amount will reflect the cover that the membership is on at the end of the review period.
5. New joins must have a start date between (and inclusive of) 1 June 2024 to 14 July 2024 on eligible cover with Westfund to be eligible for the e-Gift Card.
6. New joins must join eligible cover with Westfund Health Insurance by 14 July 2024.
7. This offer excludes any existing Westfund staff members.
8. This offer is not available to members who join through a broker.
9. This offer is not available in conjunction with any other offer.
10. Westfund cannot be held responsible for late joins.
11. Online joins must use promotion code **SAVERS24** to be eligible for the e-Gift card.
12. Limit of one e-Gift card per membership.
13. This offer isn't available if someone is added to an existing Westfund membership.
14. Waiting periods if applicable will apply.
15. The e-Gift Card is not transferrable or exchangeable and cannot be redeemed for cash.
16. The e-Gift Card is subject to the Terms and Conditions of the supplier.
17. The member must have a valid email address to be eligible for the offer. The e-Gift Card will be sent to the email address given during the join process.

18. Printing errors and other quality control matters will not invalidate an otherwise valid membership.
19. Westfund may amend these Terms and Conditions at any time. For memberships that have joined or upgraded before the Terms and Conditions are amended, their eligibility will not be affected.