

## Promotion / offer terms and conditions

# Terms & Conditions

## Latrobe Health Services 12WFF

### Introduction

1. These Terms and Conditions apply to the Latrobe Health Services 12 Weeks Free promotion ("Promotion"). You must comply with these Terms and Conditions and meet the criteria in clause 4 to be eligible for the Promotion.
2. Latrobe Health Services is offering 12 weeks free over two years, four weeks at two months of membership, four weeks at 12 months of membership and four weeks at 24 months of membership ("Reward") if you meet the eligibility criteria in clause 4 and 6 [or clause 4 and 11 respectively] (each, an "Eligible Person").
3. This Promotion is offered by Latrobe Health Services Limited ABN 94 137 187 010 of 32 Darlimurla, Newborough VIC 3825. ("Promoter" or "Latrobe Health Services").
4. This Promotion is only open to people who:
  - a. reside in Australia;
  - b. be 18 years or over;
  - c. you have not held cover, joined, applied either directly with Latrobe Health or one of our aggregator partners or been an existing member in the last 60 days;
  - d. are not joining on a corporate discount;
  - e. have provided valid membership details.

### Promotion

5. The Promotion commences at 12:00am (AEST) on 1 February 2024 and closes at 11:59pm (AEST) on 30 April 2024 ("Promotion Period").
6. To be eligible for four weeks free you must meet the eligibility criteria in clause 4, and:
  - a. during the Promotion Period,
    - i. join and begin cover on an eligible Latrobe Health Services hospital and extras combined cover (excluding combinations with hospital cover Bronze 250 and Bronze Plus 250);
    - ii. join and begin Latrobe Health Services cover as a new member through the Latrobe Health Services website, branch or Member Experience Hub or via the Latrobe Health Services call centre (1300 362 144) or through the aggregator Compare Club via their website [www.compareclub.com.au](http://www.compareclub.com.au) or via their call centre (1300 112 582);
    - iii. must have provided a valid and true details on your membership application;
    - iv. must set up direct debit when joining
    - v. must maintain direct debit and hold eligible product for 60 continuous days from the policy start date to get the four weeks free on combined premium
  - b. be an active member (no suspensions in place);
  - c. premium payments must be up to date at the time the four weeks free is applied
7. Not available with any other offers or promotions
8. Latrobe Health Services' decision is final and no correspondence will be entered into.
9. After an Eligible Person has met the criteria in clause 4 and 6, they will become entitled to have the equivalent of four weeks of their premium paid on their membership. The member's direct debit on dates will remain the same. Latrobe Health Services may take up to 14 days to process the extension.

10. To be eligible for four weeks free at 12 months you must meet the criteria in clause 4, 6 and:
  - a. Have maintained direct debit;
  - b. Have maintained 12 months of continuous membership on an eligible Latrobe Health Services combined hospital and extras cover (excluding combinations with Bronze 250)
11. Latrobe Health Services' decision is final and no correspondence will be entered into.
12. After an Eligible Person has met the criteria in clause 4, 6 and 10, they will become entitled to have the equivalent of four weeks of their premium paid on their membership. The member's direct debit on dates will remain the same. Latrobe Health Services may take up to 14 days to process the extension.
13. To be eligible for four weeks free at 24 months you must meet the criteria in clause 4, 6, 10 and:
  - a. be an active member (no suspensions in place);
  - b. premium payments must be up to date at the time the four weeks free is applied at 12 months of membership
14. Latrobe Health Services' decision is final and no correspondence will be entered into.
15. After an Eligible Person has met the criteria in clause 4, 6, 10 and 13 they will become entitled to have the equivalent of four weeks of their premium paid on their membership. The member's direct debit on dates will remain the same. Latrobe Health Services may take up to 14 days to process the extension.

### **General terms**

16. An eligible health insurance policy is a single, single parent, couple or family Hospital and Extras products issued by Latrobe Health Services. This offer excludes combinations that include Bronze Hospital 250 and Bronze Plus Hospital 250 – that is our Bronze products with a \$250 excess.
17. Yearly limits, waiting periods, fund and policy rules apply.
18. Latrobe Health Services reserves the right to end, change or extend this offer at any time
19. Nothing in these terms and conditions limits, excludes or modifies or purports limit, exclude or modify the application of any provision, the exercise of any right or remedy, the imposition of any liability under the Australian Consumer Law, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia, the exclusion of which would contravene that law or cause any term of this agreement to be void ("Non-Excludable Obligations"). Except for any liability that cannot be excluded by law, including the Non-Excludable Obligations, the Promoter excludes all liability, for any indirect or consequential loss or damage that you may suffer in connection with this Promotion or use of the Reward, including loss of opportunity, loss of profit, personal injury or property damage.
20. If the Reward is not available due to circumstances beyond Latrobe Health Services' reasonable control, Latrobe Health Services may substitute the Reward with another similar reward determined by Latrobe Health to be of equal or higher value.

21. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Promotion. By joining this Promotion, an Eligible Person consents to storage and use of their personal information by the Promoter in accordance with its Privacy Policy. If the personal information is not provided, the Eligible Person may not participate in this Promotion. Our privacy policy, which is available on our website, includes our contact details, explains more about the types of personal information we usually collect and how we handle your personal information, as well as how you can seek access to and correction of your personal information, how to make a privacy complaint and how we deal with these complaints.
22. The laws of Victoria apply to this Promotion. Eligible Persons submit to the non-exclusive jurisdiction of the Courts of Victoria.