

CBHS Corporate Health Pty Ltd
2 & 6 Months Waiting Periods Waived Promotion
TERMS AND CONDITIONS

1. Information on how to enter and register for the 2 & 6 Months Waiting Periods Waived Promotion (**Promotion**) form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions. This Promotion is not valid in conjunction with any other offer.
2. The promoter is CBHS Corporate Health Pty Ltd ABN 85 609 980 896 of Level 5, 79 George Street, Parramatta, NSW, 2150 (**Promoter** or **CBHS Corporate**).
3. This Promotion commences at 12:00am (AEDT) on 15 January 2019 and closes at 11:59pm (AEST) on 15 April 2019 (**Promotion Period**).

Definitions

4. For the purposes of these Terms and Conditions:
 - a. **CBHS Corporate Extras Cover** means [Gold Extras](#), [Silver Extras](#) or [Bronze Extras](#) as defined in the Health Benefit Fund Rules of CBHS Corporate;
 - b. **CBHS Corporate Hospital Cover** means [Gold Hospital](#), [Silver Hospital](#), [Bronze Hospital](#) or [Base Hospital](#) as defined in the Health Benefit Fund Rules of CBHS Corporate;
 - c. **Eligible Policy** means a current and financially active policy with CBHS Corporate that includes both CBHS Corporate Hospital Cover and CBHS Corporate Extras Cover commencing during the Promotion Period;
 - d. **Gift** means the waiver of two and six month waiting periods which usually apply to CBHS Corporate Extras Cover.

Eligibility

5. Entry is only open to residents of Australia aged 18 years or over and who are employees/contractors of an Eligible Company.
6. Employees of the Promoter and the Promoter's associated companies; participating retailers; and, agencies associated with this Promotion, are ineligible to enter.
7. Entries submitted from outside Australia will not be considered.

The Promotion

8. To enter, applicants must, during the Promotion Period:
 - a. not be an existing member of CBHS Corporate or have been a member of CBHS Corporate within the last 6 months;
 - b. go to www.cbhscorporatehealth.com.au/exclusive and complete and lodge the application form with your company promotion code or contact CBHS Corporate on 1300 586 462 to join;

- c. acknowledge they agree to these Terms and Conditions and the CBHS Corporate Privacy Policy;
- d. follow any other reasonable directions provided by the Promoter in relation to the claim and CBHS Corporate membership process,

(hereafter referred to as **Eligible Applicant**).

- 9. Entries received after the close of the Promotion Period will not be eligible.
- 10. Only one entry is permitted per household during the Promotion Period, as determined by the residential address linked to the Eligible Policy.

Waived Waiting Periods

- 11. To be able to claim the Gift, Eligible Applicants must join CBHS Corporate and hold CBHS Corporate Hospital Cover and CBHS Corporate Extras Cover for 90 days from the time they join CBHS Corporate, which is paid up to date.
- 12. Any applicable waiting periods which are more than six months, including waiting periods for CBHS Corporate Hospital Cover or pre-existing conditions will continue to apply.
- 13. This waiver is not transferable or exchangeable and cannot be taken as cash.

General

- 14. The Promoter reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the process or the operation of the Promotion.
- 15. If this Promotion is interfered with in any way or is unable to be conducted as anticipated as realistically expected due to any factor beyond the reasonable control of the Promoter, the Promoter reserves the right, in its sole discretion, to modify, suspend, terminate or cancel the Promotion, as appropriate.
- 16. Any cost associated with accessing the Promoter's website for the purpose of entering this Promotion is the entrant's responsibility and is dependent on the internet service provider used. The Promoter makes no guarantee of the availability of its web services and will not be held responsible for interruption of service that may interfere with the ability to participate in the Promotion.
- 17. The Promoter's decision is final and no correspondence will be entered into.
- 18. Incomplete, indecipherable or illegible entries will be deemed invalid.
- 19. Except for any 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 out of the Promotion, including, but not limited to, where arising out of the following:
 - i) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); or
 - ii) any theft, unauthorised access or third party interference;

20. Nothing in these Terms and Conditions is intended to exclude, restrict or modify a consumer's rights under the *Competition and Consumer Act 2010* (Cth). These Terms and Conditions must be read subject to those statutory provisions and will not affect any statutory rights that an entrant may have.
21. All entries become the property of the Promoter.
22. The Promoter collects personal information in order to conduct the Promotion and may, for this purpose, disclose such information to third parties, including, but not limited to, agents, contractors, service providers, Promotion suppliers and as required, to Australian regulatory authorities. Validity of an entry is conditional on providing this information. All personal information provided will be held in accordance with the CBHS Corporate Privacy Policy which can be accessed at www.cbhscorporatehealth.com.au/policies/privacy-policy
23. The Promoter may, for an indefinite period, unless otherwise advised, use the information for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. Applicants should direct any request to access, update or correct information to the Promoter.
24. These Terms and Conditions are deemed to incorporate the Promoter's Privacy Policy and Health Benefit Fund Rules of CBHS Corporate and by entering the Promotion, entrants accept the terms and conditions of the Promoter's Privacy Policy and Health Benefit Fund Rules of CBHS Corporate. For further details, see the Promoter's Privacy Policy and Health Benefit Fund Rules of CBHS Corporate at www.cbhscorporatehealth.com.au. You acknowledge and agree that the Promoter's Privacy Policy and Health Benefit Fund Rules of CBHS Corporate may be updated from time to time without notice to you. You should review the same periodically for changes at the abovementioned web address.
25. By completing an application form, you agree that CBHS Corporate will use and disclose the information you provide to contact you by phone or email and provide you with direct marketing communications and offers. To opt out at any time, you can click on unsubscribe in email correspondence received or contact CBHS Corporate on the contact details provided below.
26. This Promotion is governed by the laws of New South Wales and each applicant (whether or not an Eligible Applicant) submits to the non-exclusive jurisdiction of the courts of New South Wales.

Promotion support is available at:

Email: help@cbhscorp.com.au

Phone: 1300 586 462