



Westfund Health Insurance

Spring Campaign Offer

1. These Terms and Conditions apply to the “Spring Campaign 2026” (“Offer”). By participating, you agree to be bound by these Terms and Conditions.
2. The Offer is promoted by Westfund Limited ABN 55 002 080 864 of 59 Read Ave, Lithgow NSW 2790 (“Promoter” or “Westfund”).

The Offer

3. The Offer runs from **9:01am AEST 24 August 2026 to 10:00pm ADST 11 October (Offer Period)**. Purchases made outside this period are not eligible.
4. To be eligible for the Offer, the policy must have a commencement effective date during the Offer Period.
5. The Offer applies to eligible products/services (Eligible Products). Eligible Products include all Combined Hospital and Extras cover offered by the Promoter, except for the following exclusions (Ineligible Products):
 - a) Hospital only policies
 - b) Ambulance only policies
 - c) Athlete policies
 - d) Extras-only policies
 - e) Corporate policies
 - f) Overseas policies
 - g) Gold policies
 - h) Basic Hospital policies
6. The Offer is available only on eligible products when purchased through a Westfund Care Centre, the Westfund website at [Home | Westfund Health Insurance](#) or a Westfund Contact Centre.

7. The Offer consists of a credit equivalent to up to 6 weeks of premium and the waiver of applicable 2 month waiting periods on Extras benefits under an Eligible Product subject to the eligibility and fulfilment conditions set out in these Terms and Conditions.
8. Limit of 1 Offer per membership.

Eligible Member

9. To receive the Offer, Eligible Members must:
 - a) successfully purchase or upgrade to an Eligible Product during the Offer Period through an approved channel;
 - b) apply the promotion code **SPRING26** at the time of joining via the Westfund website or mention the promotion when joining in-store or via the Contact Centre;
 - c) if upgrading, be an existing Westfund member for at least 12 consecutive months prior to the upgrade and have not received any Westfund promotional offers during that period, excluding any Refer a Friend offer received as the referring member.
 - d) not be an employee of the Promoter;
 - e) not be added as a dependant or additional member to an existing policy; however, a dependant leaving an existing family policy to commence their own policy is eligible for the Offer;
 - f) maintain continuous, financial eligible cover for the duration of 90 day qualifying period;
 - g) not have cancelled and rejoined within the last 12 months.

Distribution of Offer

10. Eligible Members will receive the Offer as follows:
 - Six (6) Weeks Free and 2 months waiting period waived on Extras**
 - a) The 6 weeks' free cover will be applied after the member has maintained continuous, financial cover on an Eligible

Product for 90 consecutive days from the policy commencement date ("Qualifying Period").

- b)** The benefit is applied by advancing the paid to date by 6 weeks, meaning the following 6 weeks of cover will be treated as paid.
- c)** Allow up to 14 days after the 90 day qualifying period for the benefit to be applied.
- d)** 2-month waiting period waived on Extras.

General Conditions

11. Where a member fails to apply the promotion code at the time of joining, Westfund may, at its discretion, honour the Offer if the member notifies Westfund within 10 business days of the policy commencement date and provides all required details.
12. An Eligible Member may change their level of combined cover during the qualifying period. To receive the Offer, the member must hold an Eligible Product at the time the benefit is applied.
13. The Offer cannot be combined with other promotions unless stated.
14. Standard yearly limits, waiting periods, benefit claiming restriction, policy and fund rules apply.
15. If a member does not satisfy these Terms and Conditions, Westfund may, acting reasonably, elect not to award the Offer.
16. Proof of eligibility may be requested.
17. The Offer is not redeemable for cash and is not exchangeable or transferable.
18. The Promoter reserves the right to amend or withdraw the Offer at any time.
19. An otherwise valid membership will not be rendered invalid due to printing errors or other quality control matters.
20. The Promoter accepts no responsibility for late joins, or processing delays that may result in ineligibility for the Offer.

Privacy

21. Personal information will be collected and handled for the purpose of administering the Offer in accordance with Westfund's Privacy Policy available at www.westfund.com.au/privacy-policy/.