WESTFUND HEALTH INSURANCE AND ANYTIME FITNESS PROMOTIONAL TERMS AND CONDITIONS

Promotion Details

Promoter	Westfund Limited ABN 55 002 080 864 of 59 Read Ave, Lithgow NSW 2790
Promotion	Anytime Fitness Membership Offer 2027
Promotion Period	12:01am AEST 30 October 2026 to 11:59pm AEDT 15 March 2027. Purchases made outside this period are not eligible.
Eligible Participants	1. An individual who, during the Promotion Period, purchases a new Westfund membership for themselves or their family, or rejoins Westfund at least 12 months after the previous cover was cancelled, in each case under an Eligible Product through a Westfund Care Centre, the Westfund website or a Westfund Contact Centre. The individual must enter promotion code ATF27 when joining online or mention the Promotion when joining through a Care Centre or Contact Centre. Eligible Products include all standard products/services offered by the Promoter, except for the following exclusions (Ineligible Products): a. Any Basic Plus Hospital combined policies b. Any Bronze Hospital combined policies c. Any Bronze Plus Hospital combined policies d. Any combined policies that include Dental Saver Extras e. Any combined policies that include Starter Extras f. Hospital only policies g. Ambulance only policies h. Extras only policies i. Athlete policies j. Overseas policies k. Corporate policies 2. The individual maintains continuous, financial cover under the Eligible Product for 60 consecutive days from the policy commencement date (Qualifying Period) and holds an Eligible Product when eligibility is confirmed. 3. Each person nominated to receive an Anytime Fitness membership credit must be at least 18 years of age, be listed on the Eligible Product and either be an existing Anytime Fitness member or complete the standard joining process at a participating Anytime Fitness club. Employees of the Promoter are not eligible.
The Offer	After an Eligible Participant completes the Qualifying Period, Westfund will confirm eligibility and, allowing up to a further 14 days for administration, notify the Eligible Participant how to obtain the following credit towards an Anytime Fitness membership: (a) $200 for a single policy; or (b) $500 for a couple or family policy. For a couple or family policy, the policyholder must make a final allocation of the $500 credit either to one nominated adult or as $250 to each of two nominated adults. Each recipient must satisfy the eligibility requirements above. The Offer is available for a limited time and there is a fixed allocation. The offer may be withdrawn once the promotional allocation has been exhausted at the promoter's discretion. Limit of one Offer per eligible policy/Participant.

Redemption Process	An Eligible Participant must wait until Westfund confirms eligibility and provides redemption instructions. Within 30 days after that notice, each nominated recipient must follow those instructions and nominate a participating Anytime Fitness club. For an existing Anytime Fitness member, the nominated club must be the member's current billing club and will verify that the membership is active before applying the credit. A new Anytime Fitness member must complete the club's standard joining process before the credit is applied. Changing billing clubs may delay fulfilment. A recipient must not submit a duplicate credit request within this promotion.

Terms and conditions

1. The Promotion

(a) These terms and conditions and the promotion details govern the Promotion.

(b) The Promotion will run during the Promotion Period.

2. Eligibility

(a) The Promotion is open to any individual who is an Eligible Participant.

(b) If an individual does not identify the Promotion when joining Westfund, Westfund may, acting reasonably, accept the participation if the individual contacts Westfund within 10 business days after the policy commencement date and supplies all required details.

(c) An Eligible Participant may change cover during the Qualifying Period but must hold an Eligible Product when eligibility is confirmed.

(d) Standard Westfund policy terms, waiting periods, benefit restrictions and fund rules continue to apply.

3. The Offer

(a) The Offer is not exchangeable or redeemable for cash or other goods or services, cannot be refunded or transferred between people, policies, memberships or clubs, and may not be resold, offered for resale or used for advertising, promotion or other commercial purposes.

(b) The Offer cannot be applied to Anytime Fitness fees or charges incurred before eligibility is confirmed or refunded against amounts already paid.

(c) The Offer cannot be used in conjunction with any other Westfund or Anytime Fitness offer, promotion or discount unless expressly stated otherwise.

(d) Redemption is available only through participating Anytime Fitness clubs. Anytime Fitness membership prices, joining options and other terms may differ between clubs, but those differences do not change the dollar value of the applicable credit. Clubs are not required to waive or discount joining fees, security-fob fees or other charges unless the club separately agrees to do so.

4. Modifications and termination of the Offer

(a) The Promoter may amend the Offer or these terms and conditions where reasonably necessary, subject to applicable law. Any change will take effect when published on the Promoter's website and, where practicable, the Promoter will give reasonable notice. A change will not adversely affect an Eligible Participant whose eligibility has already been confirmed, except where necessary to comply with law or address fraud, error, safety or circumstances beyond the Promoter's reasonable control.

(b) If the Promotion is unable to proceed due to unforeseen circumstances, including cyber-attack, industrial strike, computer virus, fraud or technical failure, the Promoter may take reasonable action in relation to the Promotion, including suspension, termination or modification, subject to applicable law and any direction from a regulatory authority. Where practicable, the Promoter will minimise adverse effects on accepted participants and give notice of the action on its website.

5. Redeeming the Offer

(a) The Eligible Participant and each nominated recipient must follow the Redemption Process outlined above to redeem the Offer and provide any reasonable proof required to verify eligibility, identity, policy listing and Anytime Fitness membership status.

(b) For an Anytime Fitness membership paid by periodic direct debit, the credit will offset future membership charges as they fall due until the credit is exhausted. It does not create a free membership period, pause the membership or suspend scheduled billing, and the member must continue to meet all payment obligations not covered by the credit. For a paid-in-full membership, the participating club will extend the membership by the period that the credit purchases at that club's applicable membership rate. Standard membership terms, fees and charges continue to apply.

(c) Any credit not used before the relevant Anytime Fitness membership is cancelled, terminated, transferred to another club or otherwise ceases to be active will be forfeited, unless applicable law requires otherwise. No unused balance will be paid in cash or refunded, and a credit that is not redeemed within the 30-day redemption period will expire.

(d) By participating in or redeeming the Offer, each Eligible Participant and nominated recipient accepts these terms and conditions.

6. Privacy

(a) Westfund will collect and use the personal information of Eligible Participants and nominated recipients only as reasonably necessary to assess eligibility, administer, fulfil and audit the Promotion, prevent duplicate claims and respond to enquiries or complaints.

(i) Information used for those purposes may include first name, surname, email address, mobile number, Westfund policy type (single, couple or family), eligibility status, nominated recipient and club details, and Anytime Fitness

membership and billing-club status. Westfund will not disclose health or claims information for the Promotion unless required by law or separately authorised by the individual.

(b) By participating in the Promotion and submitting a nomination, the Eligible Participant authorises Westfund to disclose the minimum information reasonably necessary for those purposes to Val Morgan as fulfilment provider, Anytime Fitness Support Office where operationally required, and the relevant participating Anytime Fitness franchisee. Those recipients may use and disclose the information only to verify membership, coordinate reimbursement, apply the credit, resolve fulfilment issues and meet legal obligations.

(c) An Eligible Participant who provides another person's information must first obtain that person's authority to provide it and must make them aware of these terms and the privacy policies below. A nominated recipient may be asked to confirm their authorisation directly before their information is disclosed or the credit is applied. If required information or authorisation is not provided, Westfund may be unable to verify eligibility or arrange the credit.

(d) Westfund and each recipient must take reasonable steps to protect the information from misuse, interference, loss and unauthorised access, modification or disclosure, and retain it only for as long as reasonably required for the Promotion or by law. Information will otherwise be handled in accordance with applicable privacy laws and the privacy policies published on Westfund's and Anytime Fitness's websites. Those policies explain how an individual may request access to or correction of personal information or make a privacy complaint.

7. Dispute resolution

(a) A complaint about Westfund eligibility, the Promotion or Westfund's handling of personal information may be made to Westfund using the contact or complaint details on Westfund's website. A complaint about an Anytime Fitness membership or the application of a credit should first be made to the participating club and may also be sent to customerservice@anytimefitness.com.au. The parties may share information reasonably necessary to investigate and resolve the complaint in accordance with the Privacy section above.

(b) Complaints will be considered fairly and within a reasonable time. Complaints will be handled in accordance with Westfund's complaints handling process and applicable laws.

8. Liability

Nothing in these Terms and Conditions excludes, restricts or modifies any consumer rights that cannot be excluded under applicable law. Subject to those rights, the Promoter is not responsible for any loss or damage arising from circumstances beyond its reasonable control.

9. Miscellaneous

(a) To the extent of an inconsistency between the promotion details and these terms and conditions, the promotion details prevail.

(b) These terms and conditions are governed by the laws of New South Wales, Australia and the Eligible Participants submit to the jurisdiction of the courts of New South Wales in respect of any proceedings in connection with these terms and conditions.

(c) Unless stated otherwise, all dates and times in these terms and conditions are Sydney time (AEST or AEDT, as applicable).