

## Terms and Conditions

1. This offer is only available for new memberships or re-activated memberships after 12 months from date of cancellation of previous Westfund membership.
2. One Month Free is available after serving a 90-day review period, maintaining an eligible level of cover and are up to date with payments.
3. One Month Free will only be applied to members who have joined an eligible Hospital Only or Combined Hospital and Extras cover with Westfund Health Insurance before 31 August 2025.
4. New members must have a start date between (and inclusive of) 21st August and 31st August 2025 on eligible cover with Westfund to be eligible for the One Month Free.
5. One Month Free offer will be applied within two weeks of the 90-day review period being served.
6. This offer is not available on Extras Only, Ambulance Only, Corporate Groups or Overseas Products.
7. The One Month Free is not redeemable for cash, transferrable or exchangeable.
8. This offer is not available to anyone being added to an existing Westfund membership.
9. This offer excludes any existing Westfund staff members.
10. This offer is not available to members who join through a broker.
11. This offer is not available in conjunction with any other offer.
12. The One Month Free will equal the policy that the new membership is on as at the end of the review period.
13. Printing errors and other quality control matters will not invalidate an otherwise valid membership.
14. Westfund cannot be held responsible for late joins.
15. Waiting periods if applicable will apply.
16. All joins must mention or use promotion code PPCLINIC25 to be eligible for the One Month Free.
17. Westfund may amend these Terms and Conditions at any time. For memberships that have joined before the Terms and Conditions are amended, their eligibility will not be affected.