

Westfund Health Insurance

Refer a Friend (RAF) 2027

1. These Terms and Conditions apply to the “RAF 2027” (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 12:01am AEST 8 July 2026 to 11.59pm AEST 30 June 2027 (Offer Period). Purchases and referrals 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. Eligible Referring Members will receive a **\$200 eGift Card** when they refer an eligible new member who joins Westfund on an eligible policy.
6. Eligible Referred Members may receive either a **\$200 eGift Card** or a **\$100 eGift Card**, depending on the level of cover purchased.
7. The Offer is available to current Westfund Health Insurance members (Referring Member), who refers a new Member (New Member or Referred Member) to Westfund Health Insurance, and as a result of that referral, the New Member purchases eligible products/services (Eligible Products). Eligible Products include all standard products/services offered by the Promoter, except for the following exclusions:

Ineligible Products - Referred Member \$200 eGift Card

- a) Basic Plus Hospital 500 or 750 with any Extras
- b) Bronze Hospital 500 or 750 with Dental Saver Extras
- c) Bronze Hospital 500 or 750 with Starter Extras
- d) Ambulance only policies
- e) Any Athlete policies
- f) Any Extras-only policies
- g) Any Hospital-only policies
- h) Any Corporate policies

Ineligible Products - Referred Member \$100 eGift Card

- a) Basic Plus Hospital 500 or 750
- b) Ambulance only policies
- c) Any Athlete policies
- d) Any Extras-only policies
- e) Any Corporate policies

8. The Offer is available only on Eligible products/services purchased through a Westfund Care Centre, the Westfund Website at Westfund.com.au or the Westfund Contact Centre.

9. Subject to these Terms and Conditions, both the eligible Referring Member and the eligible Referred Member will each receive an eGift card when:
 - a. The Referred Member successfully joins Westfund on an Eligible Product during the Offer period; and
 - b. The Referring Member will be eligible to receive an eGift card once the Referred Member has maintained continuous, financial cover on an Eligible Product for a minimum of 90 days.
 - c. The Referred Member will only be eligible to receive an eGift card after maintaining continuous, financial cover for 90 days; and
 - d. All eligibility criteria set out in these Terms & Conditions are satisfied.
10. If the Referred Member chooses a different promotional offer, the Referring Member will still receive their Refer a Friend eGift card, provided all other eligibility criteria are met.
11. eGift cards will be issued within 4 weeks after the Referred Member has maintained continuous, financial cover on an Eligible Product for 90 consecutive days from the policy commencement date.

Eligible Referring Member

12. To receive the Offer, Eligible Referring Members must:
 - a. be an existing Westfund member at the time of referral, including Ambulance only, Corporate and Overseas policy holders, but excluding Athlete policy holders.;
 - b. have a valid email address;
 - c. not be an employee of the Promoter.
13. A maximum of 15 eGift cards that may be issued to a Referring Member.

Eligible Referred Member

14. To receive the Offer, Eligible New Members must:
 - a. successfully purchase an Eligible Product during the Offer Period through an approved channel;
 - b. apply the promotion code RAF2027 at the time of joining via the Westfund website or mention the promotion when joining in-store or via the Contact Centre;
 - c. provide the name of the Referring Member at the time of joining;
 - d. not be an existing Westfund member or have cancelled within 12 months prior to joining;
 - e. must provide a valid email address at the time of joining;
 - f. not be an employee of the Promoter;
 - g. not be added as a dependant or additional member to an existing policy;
 - h. maintain continuous, financial eligible cover for the duration of the 90 day review period.
15. One eGift card may be issued to a Referred Member per membership per calendar year.

General Conditions

16. eGift cards are subject to the supplier's Terms & Conditions and cannot be replaced once expired.

17. The Promoter accepts no responsibility for any delay, loss or failure in the delivery of the eGift card due to an incorrect or invalid email address provided by the member, or due to the member's spam filters, email settings or other technical issues preventing delivery.
18. 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.
19. The Offer cannot be combined with other promotions unless stated.
20. Standard yearly limits, waiting periods, benefit claiming restriction, policy and fund rules apply.
21. If the member does not satisfy these Terms and Conditions, Westfund may, acting reasonably, elect not to award the Offer.
22. Proof of eligibility may be requested.
23. The Offer is not redeemable for cash and is not exchangeable or transferable.
24. The Promoter reserves the right to amend or withdraw the Offer at any time.
25. An otherwise valid membership will not be rendered invalid due to printing errors or other quality control matters.
26. The Promoter accepts no responsibility for late joins, upgrades, or processing delays that may result in ineligibility for the Offer.

Privacy

27. 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/.