

## **Refer a Friend 2025/26 Terms and Conditions**

### **General Conditions**

1. eGift cards are distributed after the Referred Member has passed the 90 day review period and both the Referring Member and Referred Member has maintained an eligible level of cover and are financial members of Westfund Health Insurance.
2. eGift cards are distributed on a fortnightly basis and will be sent within 30 days of the review period finishing.
3. The \$100 eGift card will be delivered to the nominated email addresses of both the Referring Member and the Referred Member.
4. Both the Referring Member and Referred Member must be eligible for the promotion to receive the eGift card. Westfund shall have the right to relax this condition at their discretion.
5. The eGift card is not transferable or exchangeable and cannot be redeemed for cash.
6. The eGift card is subject to the terms and conditions of the supplier. eGift cards will not be replaced if not redeemed before expiring.
7. The Refer a Friend program is valid until 30 June 2026.
8. Westfund reserves the right to alter the terms and conditions or withdraw the promotion at any time.
9. For any memberships that are eligible for the promotion before the Terms and Conditions are amended, their eligibility will not be affected.
10. Westfund employees and associated companies are ineligible to receive the promotion.
11. Printing errors and other quality control matters will not invalidate an otherwise valid membership.
12. Waiting periods if applicable will apply.

### **Conditions for Referring Member**

1. Promotion not available to Referring Member on Ambulance Only or Overseas policies.
2. The existing Westfund membership of the Referring Member is eligible for a maximum of 5 eGift cards per calendar year.
3. The Referring Member must have a valid email address to be eligible for the promotion.
4. At the time of referring, the Referring Member must meet these conditions for the Referred Member to be eligible.

### **Conditions for Referred Member**

1. Promotion not available to Referred Member on Ambulance Only, Extras Only or Oversea policies.
2. Promotion not available to Referred Member on a Corporate account where the employer pays for the membership (partially or fully), or if Referred Member has received One Month Free, 6 Weeks Free or Gift Card promotion through a Corporate account.

3. Promotion not available to Referred Member who has received Refer a Friend, Galah, Dependant or any other One Month Free, 6 Weeks Free or Gift Card promotion.
4. The Referred Member is not eligible if they are re-activating their membership within 12 months from the date of cancellation of their previous Westfund membership.
5. The Referred Member is not eligible if they are transferring from an existing Westfund membership.
6. The Referred Member is not eligible if they are added to an existing Westfund membership.
7. The Referred Member must provide a valid email address to receive the promotion.
8. The Referred Member must join through a Westfund Health Insurance sales channel; Care Centre, Westfund Website or Westfund Contact Centre.
9. The Referred Member is not eligible if joining through a broker.
10. Online joins must use promotional code RAF2026 to be eligible for the promotion.
11. The Referred Member must notify Westfund within 10 working days from their join date of the Referring Member's details to be eligible for the promotion.
12. At the time of joining, the Referred Member must meet these conditions for the Referring Member to be eligible.

## **Definitions**

'Referring Member' is an existing member of Westfund.

'Referred Member' is a new member of Westfund who has been referred by a Referring Member.