

**CBHS Health Fund Limited
6 Weeks Free & \$200 Gift Card Promotion
August – September 2026**

Full Terms and Conditions

Eligible Applicant Residency Age Special Conditions	Australia 18+ years old Eligible Member; and Not a Policy Holder of CBHS in the last 12 months. Not a resident of the Northern Territory joining on Starter Basic Plus Hospital \$750 Excess and Essential Extras.
Applicant Process	Eligible Applicant must: 1. join on an Eligible Policy which commences between 13 August 2026 and 27 September 2026; and 2. follow any direction by CBHS regarding the membership process. For the avoidance of doubt, adding a dependant or partner/spouse to an existing policy does not render that dependant/partner/spouse or main policy holder an Eligible Applicant.
Entry Limit	One (1) per new policy
Promotion Period	Start Date: 13 August 2026 at 9am AET End Date: 27 September 2026 at 11:59pm AET
Gift	Six weeks free cover (applied after third month) plus Two and six month waiting periods waived on Extras cover, plus a \$200 iChoose prepaid Visa card (sent after third month of Eligible Policy).
Definitions	Commonwealth Bank of Australia Group means the Commonwealth Bank of Australia, current and former subsidiaries, and Gateway Bank Ltd. Eligible Member means current and former employees, contractors and franchisees of the Commonwealth Bank of Australia Group and their eligible family members, including partners, children, siblings, parents and grandchildren: http://www.cbhs.com.au/are-you-eligible. Eligible Policy means a policy which includes both Hospital and Extras cover. Waiting Periods Waived on Extras means waiving the 2-month and 6-month waiting periods for Eligible Applicants on all Extras services that normally require a 2-month or 6-month waiting period under the relevant Eligible Policy only. All other waiting periods still apply.
Special Conditions	iChoose prepaid Visa card 1. iChoose prepaid Visa card administered by 212F Pty Ltd (ABN 70 106 450 631) will be posted to the address provided by the Eligible Applicant during the Entry Process 3 months after the Eligible Policy starts, provided it is paid up to date. For full iChoose prepaid Visa card terms and conditions, including \$2.50 monthly maintenance fee deducted from available balance of iChoose prepaid Visa card after 6 months, please refer to the user guide posted together with the iChoose prepaid Visa card and visit ichoosegift.mycardplace.com.

Further terms and conditions

1. Information on how to enter the promotion forms part of the terms and conditions.
2. Promoter is CBHS Health Fund Limited (ABN 87 087 648 717) (**CBHS**), Level 16, 6 Hassall Street, Parramatta NSW 2150, email: cbhslive@cbhs.com.au, telephone: 1300 654 123.
3. Management, directors, employees and contractors of CBHS, its related entities, and agencies associated with this promotion are ineligible to enter.
4. Not available with any other offer.
5. To be eligible to claim a Gift, Eligible Applicant must hold an Eligible Policy continuously for three (3) months from its start date and it must be paid up to date.
6. Gift is not transferable or exchangeable and cannot be taken as cash.
7. Other policy waiting periods will apply.
8. If a Gift (or any part thereof) becomes unavailable, CBHS reserves the right to substitute it with another gift of equal value and/or specification.
9. If an Eligible Policy held by an Eligible Applicant is changed to a policy that is not an Eligible Policy, is in arrears, terminated or suspended at any time before the full Gift is provided, CBHS may, at its discretion, deem the Gift to be forfeited by the Eligible Applicant.
10. CBHS reserves the right to amend the terms and conditions.
11. CBHS may terminate the promotion prior to the promotion end date at its absolute discretion.
12. [Privacy Policy](#) and [Health Benefit Fund Rules](#) available at www.cbhs.com.au apply.
13. CBHS may contact applicants with direct marketing communications. Applicants can unsubscribe at any time. Eligible Applicant consents to the release of personal information to 212F Pty Ltd for the purpose of delivery of the Gift, if applicable.
14. In the event of a dispute, the Promoter's decision is final and binding on each Eligible Applicant and no correspondence will be entered into.
15. The promotion is governed by the laws of New South Wales and each applicant submits to the non-exclusive jurisdiction of the courts of New South Wales.