

## Promotion / offer terms and conditions

# Terms & Conditions

## Latrobe Health Services "2&6 Months Waits Waived"

### Introduction

1. These Terms and Conditions apply to the Latrobe Health Services "2&6 Months Waits Waived" promotion ("Promotion"). You must comply with these Terms and Conditions and meet the criteria in clause 4 to be eligible for the Promotion.
2. Latrobe Health Services is offering 2&6 months waits waived on extras ("Reward") if you meet the eligibility criteria in clause 4 and 6 [or clause 4 and 11 respectively] (each, an "Eligible Person").
3. This Promotion is offered by Latrobe Health Services Limited ABN 94 137 187 010 of 32 Darlimurla, Newborough VIC 3825. ("Promoter" or "Latrobe Health Services").
4. This Promotion is only open to people who:
  - a. reside in Australia;
  - b. be 18 years or over;
  - c. have provided valid membership details;

### Promotion

5. The 2&6 Months Waits Waived Promotion commences at [4:00pm] (AEST) on 31 May 2024 and closes at [11.59pm] (AEST) on 31 August 2024 ("Promotion Period").
6. To be eligible for 2&6 months waits waived on extras you must meet the eligibility criteria in clause 4, and be eligible under either clause a or b:
  - a. during the Promotion Period,
    - i. join and begin cover on an eligible Latrobe Health Services hospital and extras combined cover;
    - ii. join and begin Latrobe Health Services cover as a new member through the Latrobe Health Services website, branch, Member Experience Hub or via the Latrobe Health Services call centre (1300 362 144);
    - iii. have not held cover, joined, applied either directly with Latrobe Health or one of our aggregator partners or been an existing member in the last 60 days;
    - iv. must have provided valid and true details on your membership application;
    - v. must set up direct debit when joining;
  - b. be an existing Latrobe Health member with eligible hospital cover who adds eligible extras cover to their policy during the promotion period. Gold Hospital covers EX1, K1, K2 and K3 are not eligible for this offer, Gold Hospital EX2 can only be combined with Core Complete extras, and Basic Public Hospital HX can only be combined with Basic and Core Complete extras covers.
7. Latrobe Health Services' decision is final and no correspondence will be entered into.
8. 2&6 months waits waived on extras will be automatically applied once the policy start date commences. Other waiting periods (including 12 months on some dental services) apply. If you've claimed up to your benefit limits for extras from a previous fund you may not be able to claim straight away.
9. Waiting periods on Benefit Bonus apply. Benefit bonus is excluded from promotion.

### General terms

10. Nothing in these terms and conditions limits, excludes or modifies or purports limit, exclude or modify the application of any provision, the exercise of any right or remedy, the imposition of any liability under the Australian Consumer Law, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia, the exclusion of which would contravene that law or cause any term of this agreement to be void ("Non-Excludable Obligations"). Except for any liability that cannot be excluded by law, including the Non-Excludable Obligations, the Promoter excludes all liability, for any indirect or consequential loss or damage that you may suffer in connection with this Promotion or use of the Reward, including loss of opportunity, loss of profit, personal injury or property damage.
11. If the Reward is not available due to circumstances beyond Latrobe Health Services' reasonable control, Latrobe Health Services may substitute the Reward with another similar reward determined by Latrobe Health to be of equal or higher value.
12. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Promotion. By joining this Promotion, an Eligible Person consents to storage and use of their personal information by the Promoter in accordance with its Privacy Policy. If the personal information is not provided, the Eligible Person may not participate in this Promotion. Our privacy policy, which is available on our website, includes our contact details, explains more about the types of personal information we usually collect and how we handle your personal information, as well as how you can seek access to and correction of your personal information, how to make a privacy complaint and how we deal with these complaints.
13. The laws of Victoria apply to this Promotion. Eligible Persons submit to the non-exclusive jurisdiction of the Courts of Victoria.