

Terms & Conditions

Westfield XS Eftpos Gift Card Offer

4 March 2019 – 30 April 2019

1. To be eligible for the offer, applications to join Doctors' Health Fund must be received by 11.59 PM (AEST) 30 April 2019.
2. Offer is only available to those who are eligible to join Doctors' Health Fund restricted access group and who do not currently hold private health insurance with Doctors' Health Fund.
3. The new member must take out combined Hospital and Extras cover to be eligible for the gift.
4. Cover start date and join entry date must commence within the campaign period of 4 March 2019 to 30 April 2019.
5. Only one gift card will be provided per policy as follows:
 - a) a \$200 Westfield XS Eftpos Gift Card when purchasing a single Smart Starter Bronze Plus hospital cover policy in conjunction with an extras cover policy;
 - b) a \$400 Westfield XS Eftpos Gift Card when purchasing a couples Smart Starter Bronze Plus hospital cover policy in conjunction with an extras cover policy;
 - c) a \$300 Westfield XS Eftpos Gift Card when purchasing a single Prime Choice Gold hospital cover policy in conjunction with an extras cover policy;
 - d) a \$600 Westfield XS Eftpos Gift Card when purchasing a couples/family/single-parent Prime Choice Gold hospital cover policy in conjunction with an extras cover policy;
 - e) a \$400 Westfield XS Eftpos Gift Card when purchasing a single Top Cover Gold hospital cover policy in conjunction with an extras cover policy; or
 - f) an \$800 Westfield XS Eftpos Gift Card when purchasing a couples/family/single-parent Top Cover Gold hospital cover policy in conjunction with an extras cover policy.
6. Member needs to be active and financial for 12 continuous weeks of joining the fund before the gift card is issued; If the level of hospital cover changes within the 12 week period, the value of the gift card will be determined by the lowest level of hospital cover held in the period. Member must remain on combined hospital and extras cover to receive the gift card.
7. The offer does not apply to policy upgrades, or when a spouse, or dependant is added to an existing Doctors' Health Fund policy.
8. This offer is not available to those who have held an active health insurance membership with Doctors' Health Fund in the last one year (either in their own right or under a Couple/Family/Single Parent health insurance membership).
9. Policy holder must be over 18 years old to be eligible for the offer.
10. This offer is not available with other offers. Doctors' Health Fund is not responsible for any lost, stolen or damaged gifts. Gift colour may vary from image shown.
11. Each new member should look to the product issuer for all warranties, terms and conditions, which are subject to change without notice. Westfield XS Eftpos Gift Card is valid for redemption 3 years from when the gift card is purchased. Westfield XS Eftpos Gift Cards are not redeemable for cash. Some retailers may choose not to accept Westfield Gift Cards. Westfield Gift Card terms and conditions apply. Issued by Westfield Gift Cards Pty Ltd ACN 113171663. For more terms and conditions, visit <https://www.westfieldgiftcards.com.au>.
12. The promoter shall not be liable for any loss or damage whatsoever which is suffered (including but not limited to direct or consequential loss) or for any personal injury suffered or sustained in connection with any prize/s, except for any liability which cannot be excluded by law. Private health insurance products are issued by The Doctors' Health Fund Pty Limited, ABN 68 001 417 527 (Doctors' Health Fund), a member of the Avant Mutual Group. Cover is subject to the terms and conditions (including waiting periods, limitations and exclusions) of the individual policy.