

Offer

TERMS & CONDITIONS



Join Phoenix Health Fund and get a month on us!

1. These Terms and Conditions apply to Phoenix Health Fund's '**Join Phoenix Health Fund and get a month on us!**' promotion. Instructions on how to enter and win prizes form part of these conditions of entry.
2. The Promoter is Phoenix Health Fund ABN 93 000 124 863 of 1/ 4 Honeysuckle Drive, Newcastle NSW 2300. Phone 1800 028 817.
3. Entry into this promotion is deemed acceptance of these Terms and Conditions. To the extent of any inconsistency between these Terms and Conditions and any other reference to this competition, these Terms and Conditions will prevail.
4. The offer is open from 01 September 2020 and closes at 11.59pm (AEST) on 30 September 2020. Any applications received after 11.59pm on 30 September 2020 may not be eligible for the offer.
5. The offer is available to new members who join directly through Phoenix Health Fund (ie via the Phoenix Health website, or over the phone with a Phoenix Health Team Member) and who purchase an eligible Combined Hospital and Extras policy within the promotional period.
6. The offer is not open to current members of Phoenix Health. Any ex-Phoenix Health members (including spouse/partner or dependant) who re-join the Fund within six (6) months of the date of the cancellation of their prior policy, will not be eligible to claim this offer.
7. The promotion is not available to Phoenix Health Fund staff, immediate family, or Board Members.
8. The *free month* will be applied after a minimum of one month of premiums has been paid by the member (ie the second month of membership will be free).
9. Where a policy is paid fortnightly, two (2) free fortnights will be applied (ie to the 3rd and 4th fortnights).
10. Where a policy is canceled within the thirty (30) day Cooling Off Period, no free month will be applied. Where a policy is canceled within the period that has been applied for free, the policy will be terminated from the policies previous paid to date.
11. Limit of one *free month* in the lifetime of a member/ membership.
12. '**Join Phoenix Health Fund and get a month on us!**' promotion not valid with any other offer or promotion.
13. Phoenix Health reserves the right to deduct an amount equivalent to the value of the free month from the New Member, should they cancel their policy within six (6) months of joining or re-joining.
14. Phoenix Health reserves the right to recover the value of the free month should the New Member or Membership be suspended or canceled by Phoenix Health within the first three (3) months of the commencement of the policy.
15. Phoenix Health have the right to amend these Terms and Conditions and may from time to time substitute or amend the reward for this promotion. Phoenix Health reserves the right to cancel this promotion at any time, without notice; or extend the promotion, at their discretion.
16. This promotion is only applicable to policies purchased directly from Phoenix Health. The Promotion is not available for policies purchased from third party sellers, aggregators or brands.

