Offer Terms and Conditions:

Member Referral Offer – Refer an eligible friend or family member to UniHealth and receive a $50 eGift card.

1. This offer is current as at 26 October 2023 and finishes 31 January 2024, and can be extended or withdrawn at any time.

2. The offer is only available to current financial members of UniHealth (referring member), who have provided a current email address to UniHealth, that refer at least one (1) eligible member (referred member) to join UniHealth.

3. The $50 eGift card will be distributed after the referred member has passed the 30-day cooling off period. The referred member must be a financial member of UniHealth at the time the 30-day cooling off period is passed. For more information on UniHealth's cooling off period visit: http://cdn.tfhwebassets.com.au/assets/uhi/publications/fund-rules.pdf

4. By participating in this offer, the referred member represents and warrants they have consent to disclose the membership number of the referring member for use in this Offer, which may be provided to a third party for the specific purpose of the distribution of their $50 eGift card.

5. The referring member of UniHealth will receive one (1) $50 eGift card per referred membership. If lost or stolen UniHealth will not offer a replacement.

6. This offer does not apply to policy upgrades, or when a spouse or dependant is added to an existing UniHealth policy, or if the referred member signs up to multiple new memberships.

7. **To be eligible to receive the $50 eGift card the referring member's membership number MUST be quoted at time of joining, not any time after:**

   - **Referred member joining online:** The referred member must enter the referring member's membership number in the **member referral** field during the online application process, in order for the referring member to receive the eGift card.

   - **Referred member joining over the phone:** The referred member must quote the referring member's membership number to the phone operator, in order for the referring member to receive the eGift card.

   - **Referred member joining with a Business Development Officer:** The referred member must quote the referring member's membership number to the Business Development Officer when joining face-to-face, in order for the referring member to receive the eGift card.

   - **Referred member joining via Paper application:** The referred member must enter the referring member's membership number in the promotion code field on the paper application form, in order for the referring member to receive the eGift card.

8. eGift cards will be distributed from 6 weeks after the referred member's cooling off period has passed.

9. The eGift card is not transferrable or redeemable for cash, or other incentives.

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10. eGift cards are issued by Unified Incentives Pty Ltd (ABN 53 157 818 427) t/as GiftPay. eGift cards are subject to the terms and conditions of the card issuer: www.giftpay.com.au/egift/info.aspx

11. The promoter is Teachers Federation Health Ltd ABN 86 097 030 414 trading as UniHealth.

12. Current employees of Teachers Federation Health are ineligible for this offer.

13. This offer is not available through brokers/aggregators or other third parties.

14. Terms and conditions are subject to change without notice.

15. eGift cards have to be redeemed within 36 months for participating merchants' gift cards up to the available balance. This conversion is final and cannot be reversed. For a list of participating merchants, please visit www.giftpay.com.au/business/egifts.aspx. Redemption of the merchant's gift card is subject to the merchant's terms and conditions, including expiry date as stated on the merchant's gift card.

16. Any ancillary costs associated with redeeming the eGift card or merchant gift card are not included. Any unused balance will not be awarded as cash.

If you have further questions regarding these terms and conditions,
please contact UniHealth:

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Mail: UniHealth
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              Sydney NSW 2001

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