



Terms and conditions

Promotion: Refer a Friend

Duration: Start - December, 2019 to ongoing

1. Mildura Health Fund (MHF) 'Refer a Friend' promotion (the promotion) is available to current members of MHF (referring member) on any policy type (Hospital, Extras, Dental or Combined policies) who refer a new member (referred member) to MHF.
2. As a result of the referral, a referred member must join any MHF policy type with MHF in order for the referring member to receive the \$50 Eftpos Gift Card.
3. A new member is defined as a member who has not previously been a member of MHF or covered by a MHF policy.
4. A referring member must be a current 'financial' member of MHF who holds an existing policy. That is all premiums are paid up to date on the policy with no arrears amounts owing.
5. By participating in the promotion, the referred member warrants that they have consent to disclose the policy details of the referring member.
6. The referred member must advise the MHF staff member at the time of joining of the referring members details by supplying the referring member's name in full along with the contact phone number. Referrals will not be accepted if made in retrospect, after the fact.
7. Subject to satisfying all the required criteria as stated in these terms & conditions, the referring member may be eligible to receive a \$50 Eftpos Gift Card.
8. A Gift Card will be posted to the referring member after two months of the new referred member's official MHF policy join date, provided that the referred member has made at least two months payment and is deemed to be financial.
9. Should the referred member cancel the new MHF policy or be deemed unfinancial within two months of the official MHF policy join date, the referring member will not be eligible to receive the Gift Card.
10. Unlimited Gift Cards are available to referring members who meet the eligibility requirements of the promotion.
11. Limit to one (1) Gift Card per referred membership joining a new MHF policy.
12. MHF reserves the right to monitor and audit referrals to eliminate fraudulent activity.
13. Gift Cards will be delivered via the post to the postal address as listed on the Membership policy record for the referring member.
14. MHF is not liable for lost, damaged or stolen gift cards and will not replace any gift cards in the event of loss, damage, theft or expiry.
15. Gift Card will be sent to the policy holder and not to any other persons listed on the referring member's policy.
16. MHF reserves the right to substitute or amend the reward for the promotion. MHF reserves the right to the cancel the promotion at any time, without notice.
17. The promotion excludes referrals from Mildura Health staff, medical providers and hospitals.
18. The Gift Card is not redeemable for cash or as a credit to the referred or referring member's policy.
19. This offer is not available in conjunction with any other offer.
20. All Eftpos Gift Cards are issued by Rewards Come True. MHF holds no responsibility for the terms of use bound by the terms and conditions <https://rewardscometrue.com.au/>