



1. These Terms and Conditions apply to the One Big Switch HCF "\$300 & \$100 Digital Prepaid Mastercard" Offer ("Offer") and the bonus \$500 Digital Prepaid Mastercard competition ("competition"). By participating, a claimant agrees to be bound by these terms and conditions. Claims must comply with these terms and conditions to be valid.

Offer terms and conditions

2. The Offer is made available by RevTech Media Pty Ltd ABN 75 150 963 474 (RevTech Media) through its One Big Switch platform. One Big Switch has been authorised by The Hospitals Contribution Fund of Australia Limited ABN 68 000 026 746 (HCF) to promote the Offer, for which RevTech Media receives a commission. RevTech Media has engaged Vault Payment Solutions Group Pty Ltd ABN 66 632 373 105 (Level 31, 367 Collins Street, Melbourne, VIC 3000, Australia) to undertake the fulfilment of the offer.
3. The Offer commences at 12:00 am (AEST) on 04-April 2022 until 13-May 2022 at 11:59pm ("Offer Period"). Policies purchased after the offer is withdrawn will not be eligible for the Offer.
4. This Offer is only open to permanent residents of Australia who are 18 years or over as at the date of joining (being the date of completion of join) ("Eligible Entrants").
5. The Offer is only available in conjunction with the purchase of a HCF combined Hospital and Extras cover health insurance product through one of the approved channels (using the One Big Switch website www.onebigswitch.com.au, HCF call centre on 1800 444 423, or visiting an HCF branch and requesting the "One Big Switch" offer) during the Offer Period ("Eligible Product"), and does not apply to a purchase of Overseas Visitors Health Insurance. The Offer excludes any non-health related insurance products (e.g. Travel) and dependents moving from family/parent's health cover to their own policy.
6. The Offer consists of one (1) digital prepaid Mastercard valued at AUD \$300.00 (inclusive of GST) for families, couples and single parent families or AUD \$100.00 (inclusive of GST) for singles ("gift" or "Digital Prepaid Mastercard").
7. Eligible Entrants must meet all the following eligibility requirements ("Eligibility Requirements"):
 - a. the Eligible Entrant must successfully sign up to an Eligible Product during the dates of the Offer Period through one of the approved channels (the One Big Switch website www.OneBigSwitch.com.au, or HCF Call Centre 1800 444 423, or HCF branch);
 - b. the Eligible Entrant must successfully commence the start of their policy to an Eligible Product during the dates of the Offer Period;
 - c. Four (4) months must have passed since the commencement date and the Policy must be current and paid up-to-date;
 - d. the Eligible Entrant must not have been a current policyholder at the start of the Offer Period, or have joined and cancelled an Eligible Product 6 months before or during the Offer Period;



- e. the Eligible Entrant must have a valid mobile number and email address applied to their policy; and
 - f. the Eligible Entrant must not be an employee of RevTech Media or HCF.
8. Limit of one Offer per policy for each Eligible Product purchased during the Offer Period. The Offer will be allocated to the primary policyholder on the Policy.
 9. The Offer cannot be combined with any other offer for promotion including a corporate policy rate.
 10. The Offer cannot be awarded to any entrant who has previously switched to HCF through One Big Switch or any other RevTech Media channel.
 11. Once the Eligible Entrant has satisfied the Eligibility Requirements, they will receive their Digital Prepaid Mastercard within 30 days by SMS.
 12. If the Eligible Entrant has a supported Apple or Android smartphone, the Eligible Entrant will:
 - a. Receive a text message from Vault Payment Solutions (at the number provided on the claim) with an activation code and link to the Vault Payment Solutions application, operated by Vault Payment Solutions.
 - b. Click the link in the text message that will lead the Eligible Entrant to the application and proceed to download and install the Vault Payments App, an application owned and operated by Vault Payment Solutions.
 - c. Follow the prompts to enter their mobile number and the Activation Code (as found in the text message to redeem the Gift Card).
 - d. Follow the prompts to add the Gift Card to their mobile wallet.
 13. Redemption of the Digital Prepaid Mastercard is subject to the terms and conditions of Vault Payment Solutions including activating the Digital Prepaid Mastercard before the specified expiry date which will be sent to the Eligible Entrant when their Digital Prepaid Mastercard activation code is sent by SMS to the mobile phone number they provided when entering the promotion.
 - a. The Digital Prepaid Mastercard needs to be activated by following the link to access the Vault Payments Application via the App store that is sent in the SMS with their Digital Prepaid Mastercard activation code. By clicking on this link in the SMS, the Eligible Entrant will automatically download and open the Vault Payments app, entering and validating the Eligible Entrant's mobile number and activation code. The Entrant is then required to:
 - i. create a password (minimum of 6 characters) if they are a first time user of the Vault Payments App and enter their date of birth: or
 - ii. registered users of Vault Payments App already, enter their existing password.
- The Eligible Entrant may then add the card to the wallet on their phone.
- b. Eligible Entrants can create a PIN for the Digital Prepaid Mastercard via the Vault Payments App as using the Digital Prepaid Mastercard for purchases over \$100 may



- require entry of a PIN. Instructions on how to set up a PIN are found in the “How do I find my pin number?” FAQ located at <https://www.vaultps.com.au/faq/>
- c. Eligible Entrants who do not have a supported smartphone will be notified via a web page when they click on the link that was sent to them by SMS to activate their digital Prepaid Mastercard. The web page will direct them to Vault Payment Solutions customer service to facilitate provision of an alternate reward of a physical prepaid eftpos gift card upon request. The eftpos® prepaid gift card is issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131 and distributed by Vault Payment Solutions Group Pty Ltd ABN 66 632 373 105 of Level 31, 367 Collins Street, Melbourne, VIC 3000, Australia. Terms and conditions governing the use of the physical prepaid eftpos® gift card are available at <https://vaultactivation.com.au/#/terms>
 - d. Digital Prepaid Mastercard activation codes expire at 11:59pm AEST on the stated expiry date of the activation code. The expiry date provides 2 months in which the Digital Prepaid Mastercard activation code must be activated.
 - e. The Digital Prepaid Mastercard is valid until the expiry date shown on the front of the card in the Vault Payments App (not less than 12 months from date of production) and cannot be used after expiry. At expiry, the remaining available balance will be forfeited. See Vault Pays-enabled Prepaid Mastercard Terms and Conditions.
 - f. Digital Prepaid Mastercards that are not activated or redeemed within the designated time frame included in the SMS sent with the code cannot be re-activated, extended or refunded in any way. The Promoter is not responsible should the Entrant fail to activate or redeem the Digital Prepaid Mastercard in time.
 - g. Customer support for the Digital Prepaid Mastercard is available at <https://www.vaultps.com.au/faq/>
 - h. One Big Switch will not be responsible if an invalid or incorrect email address or mobile phone number has been provided.

Competition terms and conditions

14. The competition is conducted by RevTech Media via One Big Switch ("Promoter") of 120b. Underwood Street, Paddington, NSW 2021. To contact the Promoter, please call **1300 858 737**.
 - a. Authorised under ACT Permit No. TP 22/00596
 - b. Authorised under SA Permit No. T22/462
15. To be eligible for the competition, you must meet the eligibility requirements in paragraph 7(a) – (f), excluding paragraph (c), be the main policyholder and have paid at least one month premium (**Competition Entrants**). Employees, directors or officers of RevTech Media, One Big Switch, Vault Payment Solutions, HCF, any companies or agencies associated with this competition, or their immediate families, are ineligible to enter.
16. The competition period commences at 12:00am on 4 April 2022 and closes on 13 May 2022 at 11:59pm (**competition period**) and Promoter reserves the right to extend the competition end date at any time (subject to regulatory approval)



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17. To enter the competition you must purchase a HCF combined Hospital and Extras cover health insurance product through one of the approved channels (using the One Big Switch website www.onebigswitch.com.au, HCF call centre on 1800 444 423, or visiting an HCF branch and requesting the “One Big Switch” offer) during the competition period, and does not apply to a purchase of Overseas Visitors Health Insurance. No late entries will be accepted. Incomplete or incoherent entries will be invalid. Limit of one entry to the competition per policy. There is no cost to enter.
 18. The Promoter reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, and to disqualify any entrant who submits an entry that is not in accordance with these terms and conditions or who tampers with the entry process. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of these rights.
 19. The prize is one of 12 \$500 Digital Prepaid Mastercards® (**prize**). The total prize value is AUD \$6,000. The prize is not transferable to another person. No part of a prize is exchangeable or redeemable for cash or any other prize.
 20. Competition Entrants will go into one of 6 draws to win a prize (**Bonus Draws**):
 - a. Bonus Draw 1, week commencing 4-April 2022;
 - b. Bonus Draw 2, week commencing 11-April 2022;
 - c. Bonus Draw 3, week commencing 18-April 2022;
 - d. Bonus Draw 4, week commencing 25-April 2022;
 - e. Bonus Draw 5, week commencing 2-May 2022; and
 - f. Bonus Draw 6, week commencing 9-May 2022.
 21. Competition Entrants will be entered into the Bonus Draw that corresponds with the week that they sign up to an Eligible Product. The first two Competition Entrants randomly drawn by hand for each Bonus Draw will win a prize, provided the person has not won a prize in a previous Bonus Draw. The Bonus Draws will be conducted at 120b Underwood Street, Paddington, NSW 2021 at the following times:
 - a. Bonus Draw 1, 4:00pm on April 28, 2022
 - b. Bonus Draw 2, 4:00pm on May 5, 2022
 - c. Bonus Draw 3, 4:00pm on May 12, 2022
 - d. Bonus Draw 4, 4:00pm on May 19, 2022
 - e. Bonus Draw 5, 4:00pm on May 26, 2022
 - f. Bonus Draw 6, 4:00pm on June 2, 2022
 22. Winners will be notified by phone and email by June 3, 2022 and their names will be published at onebigswitch.com.au/news by June 3, 2022. Limit of one \$500 Digital Prepaid Mastercard per policy. The results of the draw will be final and binding and no correspondence will be entered into in relation to the results of the draw. This is a game of chance.
 23. The Promoter will distribute the prize to the winners within 28 days of the Bonus Draw. If a prize is not available for any reason, the Promoter reserves the right to substitute the prize with another similar item of equal or greater value if the winner agrees in writing and subject



to any approvals from regulatory authorities. If the winner does not agree despite reasonable attempts by the Promoter and the prize is not available beyond the Promoter's control, the Promoter may substitute the prize with another similar item or items determined by the Promoter to be of equal or higher value.

24. If a winner does not respond within 3 months of being notified that they have won the competition, that winner is not readily identified and reasonable efforts have been made by the Promoter to identify the winner were unsuccessful, they will automatically forfeit their prize and the Promoter reserves the right to select another winner through a second chance draw.
25. If necessary, a second chance draw will be held on July 29, 2022 at the same time and place as the first draw. The first valid entry drawn will win any unclaimed prize. The winner/s will be personally notified by email and telephone by August 1, 2022.. The name of the winner/s will be published on the Promoter's website at onebigswitch.com.au/news by August 26, 2022. The results of any second chance draw will be final and binding and no correspondence will be entered into in relation to the results of the draw.
26. The Promoter must distribute the prize/s to the winner/s within 28 days of the draw.
27. Subject to regulatory approval, the Promoter reserves the right to amend the competition and its terms and conditions at any time and for any reason, and will notify entrants of any such amendments as soon as reasonably practicable on the competition page at onebigswitch.com.au/offers/health. It is the entrant's responsibility to regularly check the competition page for any amendments.
28. To the extent permitted by law (including the Australian Consumer Law), if the competition is not capable of running as planned including by reason of technical failure, fraud or any cause beyond the Promoter's control, the Promoter may cancel or suspend the competition or invalidate any affected entries, subject to regulatory approval.
29. By entering the competition, the winner/s agrees to participate in such promotional activity as the Promoter may require without remuneration. Each winner also consents to the use and publication of their name, image and any other details provided by the winner in any marketing material without any further reference or payment to the winner.
30. The Promoter is not liable for any tax implications arising from prize winnings, including fringe benefits tax. Independent financial advice should be sought.

General terms and conditions

31. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the Promoter's liability in relation to the consumer guarantees under the Australian Consumer Law (Non-Excludable Guarantees). Except for any liability that cannot be excluded by law, including the Non-Excludable Guarantees (in which case that liability is limited to the minimum allowable by law), One Big Switch, Vault Payment Solutions, and HCF (including their officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct indirect,



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special or consequential, arising in any way in connection with this Offer or the competition, including but not limited to:

- a. any technical difficulties or equipment malfunction (whether or not under One Big Switch, Vault Payment Solutions or HCF's control);
- b. any theft, unauthorised access or third-party interference;
- c. any tax liability incurred by a customer (independent financial advice should be sought); or
- d. accepting and/or using a gift or prize.

Nothing in these conditions of entry restricts, excludes, modifies or purports to restrict, exclude or modify any statutory consumer rights under any applicable law including the Australian Consumer Law.

32. Any ancillary costs associated with redeeming the Vault Pays-enabled Prepaid Mastercard are not included. Any unused balance of the Vault Pays-enabled Prepaid Mastercard will be forfeited. The Vault Pays-enabled Prepaid Mastercard is issued by EML Payment Solutions Limited (ABN 30 131 436 532) AFSL 404131 pursuant to license by Mastercard International Incorporated. See www.vaultps.com.au/terms for terms and conditions. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. The Vault Pays-enabled Prepaid Mastercard must be activated within 2 months of issue and funds expire 12 months after activation.
33. One Big Switch may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Offer, including suspending any part of this Offer with another offer of equal or greater value.
34. One Big Switch, Vault Payment Solutions and HCF are not responsible for any undelivered emails due to an entrant's spam filters or email settings.
35. Proof of identity, residency and eligibility is at the discretion of One Big Switch. In the event that a policyholder cannot provide suitable proof, they may forfeit the Offer in whole and no substitute will be offered.
36. One Big Switch reserves the right to disqualify any person that provides false information or who seeks to gain an unfair advantage or to manipulate this Offer.
37. One Big Switch (subject to State and Territory legislation) reserves the right to amend, cancel or suspend this Offer if an event beyond its control corrupts or affects the administration security, fairness, integrity or proper conduct of this Offer.
38. Personal information is being collected by One Big Switch, Vault Payment Solutions and HCF for the purpose of conducting and promoting this Offer and the competition, comply with its legal obligations as the Promoter, for promotional purposes and to assist One Big Switch to improve its services. For these purposes, personal information may be disclosed by One Big Switch, Vault Payment Solutions and / or HCF to each other and to organisations, including but not limited to agents, related entities, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. By entering this Offer, an entrant consents to storage and use of their personal information by Vault Payment Solutions in accordance with



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its [Privacy Policy](#) and by One Big Switch in accordance with its [Privacy Policy](#) and by HCF in accordance with its [Privacy Policy](#). If the personal information is not provided, the entrant may not participate in this Offer or the competition. Each Privacy Policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their personal information, and how One Big Switch, Vault Payment Solutions, and/or HCF will deal with such a complaint.

39. These terms and conditions are governed by the laws of New South Wales. Each party submits to the exclusive jurisdiction of the courts of New South Wales.
40. If you have any questions, issues or complaints regarding the Offer please contact One Big Switch on 1300 858 737.