

Terms & Conditions

Latrobe Health Services “North Melbourne Exclusive Offer April 2026”

Introduction

1. These Terms and Conditions apply to the Latrobe Health Services “North Melbourne Exclusive Offer April 2026” promotion (“Promotion”). You must comply with these Terms and Conditions and meet the criteria in clause 4 to be eligible for the Promotion.
2. Latrobe Health Services is offering a Gift Card valued up to \$300 (“Reward”) to eligible persons who take out Latrobe Health Services Bronze Plus, Essential Silver Plus, or Complete Silver Plus Hospital and Extras combined cover with an excess of \$500 or \$750 (“Eligible Product”) if you meet the eligibility criteria in clause 4 and 7 [or clause 4 and 11 respectively] (each, an “Eligible Person”).
3. This Promotion is offered by Latrobe Health Services Limited ABN 94 137 187 010 of 32 Darlimurla Avenue, Newborough VIC 3825. (“Promoter” or “Latrobe Health Services”).
4. This Promotion is only open to people who:
 - a. reside in Australia;
 - b. be 18 years or over;
 - c. have an existing membership with North Melbourne Football Club (NMFC). Latrobe Health Services will validate new joins with NMFC;
 - d. have not held (active or suspended), a health insurance policy with Latrobe Health Services either directly with Latrobe Health Services or through one of our aggregator partners in the last 60 days;
 - e. are not joining Latrobe Health Services on a corporate discount;
 - f. have provided valid membership details; and
 - g. are not be a director, officer, management or employee of the Promoter or its related entities and must not have any immediate family members who are employees of the Promoter or its related entities. Immediate family means spouse, de facto spouse, child or stepchild (whether natural or by adoption), parent or stepparent, brother, sister, step brother or step sister.
5. This promotion is capped to a maximum of 400 Eligible Persons.

Promotion

Up to \$300 Gift Card

6. The Promotion commences at 12:00am (AEST) on 16 April 2026 and closes at 11:59pm (AEST) on 31 August 2026, unless the allocation of 400 gift cards is exhausted earlier, in which case the promotion will end immediately. (“Promotion Period”).

7. To be eligible for the promotion you must meet the eligibility criteria in clause 4, and:
 - a. during the Promotion Period,
 - i. join any Eligible Product as a new member through the Latrobe Health Services website, branch, Member Experience Hub or via the Latrobe Health Services call centre (1300 362 144). ("Eligible Policy");
 - ii. use offer code "ROOS26" when joining;
 - iii. provide valid and true details on your Latrobe Health Services membership application;
 - iv. set up a direct debit upon joining Latrobe Health Services;
 - b. maintain your direct debit, be up-to-date with premium payments and hold your Eligible Policy for as an active member (i.e.. no suspensions in place) from your policy start date through to the date the Reward is issued;
8. The reward is not available with any other offers or promotions.
9. The Reward value an Eligible Person is entitled to receive is determined by reference to:
 - a. whether the Eligible Product is:
 - i. Singles cover; or
 - ii. Couples, Families or Singles Parents cover,

as set out in the table below.

Cover type	Gift card reward
Singles cover	\$ 150
Couples, Families or Singles Parents cover,	\$ 300

10. The timing of the gift card issuance is based on the Eligible Person's Latrobe Health Services join date, as outlined in the table below.

Latrobe Health Services join Date	Reward issue date
16 April – 15 May 2026	17 June 2026
16 May – 15 June 2026	17 July 2026

16 June – 15 July 2026	17 August 2026
16 July – 15 August 2026	17 September 2026
16 August – 31 August 2026	17 October 2026

11. When an Eligible Person meets the criteria in clause 4 and 7, Latrobe Health Services will issue the gift card via email through Prezzee.com. The gift card value will be determined in accordance with the table in clause 9 and the reward schedule in clause 10.

General terms

12. The Reward is not available in conjunction with any other offer or promotion.
13. Latrobe Health Services reserves the right to end, change or extend this offer at any time for a reason beyond its reasonable control, in which case Latrobe Health Services will provide you with reasonable notice.
14. Yearly limits, waiting periods, fund and policy rules apply to the Eligible Policy.
15. Nothing in these terms and conditions limits, excludes or modifies or purports to limit, exclude or modify the application of any provision, the exercise of any right or remedy, or the imposition of any liability under the Australian Consumer Law, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the State and Territories of Australia, the exclusion of which would contravene that law or cause any term of this agreement to be void ("Non-Excludable Obligations").
16. Except for any liability that cannot be excluded by law, including the Non-Excludable Obligations, Latrobe Health Services (including its officers, employees and agents) excludes all liability, for any indirect or consequential loss or damage that you may suffer in connection with this Promotion, including loss of opportunity, loss of profit, personal injury or property damage.
17. If the Reward is not available due to circumstances beyond Latrobe Health Services' reasonable control, Latrobe Health Services may substitute the Reward with another similar reward determined by Latrobe Health to be of equal or higher value.
18. Any failure by Latrobe Health Services to enforce its rights under these terms and conditions at any stage does not constitute a waiver of those rights.
19. Latrobe Health Services collects personal information for the purpose of conducting and promoting this Promotion. By participating in this Promotion, you consent to the storage and use of your personal information by Latrobe Health Services in accordance with its Privacy Policy. If your personal information is not provided to Latrobe Health Services, you may not participate in this Promotion. Latrobe Health Services' Privacy Policy is available at <http://www.latrobehealth.com.au/privacy-policy>. The Privacy Policy includes information about the types of personal information we collect, how we handle your personal information, how you can access or correct your personal

information, how to make a privacy complaint for a breach of Australian privacy law, and how we deal with such complaints.

20. By entering this Promotion, you consent to Latrobe Health Services disclosing your personal information to North Melbourne Football Club (NMFC) for the purpose of verifying your NMFC membership and confirming your eligibility for this Promotion. The personal information disclosed will be limited to your first name, surname, date of birth.
21. If any term, or part of a term, within these terms and conditions is found to be invalid or unenforceable, it may be severed from these terms and conditions, and any remaining terms or parts of terms will continue in force.
22. The laws of Victoria apply to this Promotion. Eligible Persons submit to the non-exclusive jurisdiction of the Courts of Victoria.