

Refer a friend – Terms and conditions

1 September 2026 – 30 June 2027

Referrers receive a \$150 VISA digital gift card.

Offer

- All eligible referring members will receive from Peoplecare Health Insurance a \$150 VISA digital gift card.

Eligibility - Joiner

To be eligible for this offer, all of the following conditions must be met:

- Be referred to Peoplecare by a current member (must note referring members details under "how did you hear about us" during online or contact centre join).
- Take out one of the following products:
 - Hospital only
 - Combined Hospital & Extras
- Join before 30 June 2027
- Policy start date must be on or prior to 30 June 2027
- Pay health insurance premiums by direct debit
- The Joiner is also eligible for any new joiner offer available at the time of joining, provided they meet the eligibility criteria and terms and conditions applicable to that offer.

Exclusions

- This offer is not valid for any of the following products:
 - a. Ambulance only products; and
 - b. Extras only
- Not available when joining through an aggregate channel.
- Not available to Peoplecare Health Insurance employees.
- This offer cannot be exchanged or redeemed for cash.

Eligibility - Referring Member

To be eligible for this offer, all of the following conditions must be met:

- Be a current financial member of Peoplecare health Insurance
- Have referred the Eligible Joiner who meets all of the criteria outlined under 'Eligibility (Joiner)'.
 - The Eligible Joiner must hold their Peoplecare membership for 60 continuous days and be financial prior to the Referring Member receiving the \$150 VISA digital gift card.
- The Gift Card received is subject to the standard Gift Card conditions and exclusions. For full Terms of Use please visit: <http://truerewards.com.au/terms-and-conditions>.
- Digital gift cards are delivered electronically to the referring member via email within 2 weeks once the eligible joiner has met all eligibility criteria.