

Terms & Conditions

nib “Up to \$400 off your policy” Offer Terms and Conditions

1. These Terms and Conditions apply to the nib “Up to \$400 off your policy” Offer (**Offer**). By participating, claimants agree to be bound by these conditions. Claims must comply with these conditions to be valid.
2. The Promoter is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300. (**Promoter** or **nib**).
3. The Offer commences at 12:00 am (AEST) on 01 November 2018 and closes at 11.59pm (AEST) on 30 November 2018 (**Offer Period**). Policies purchased after 11.59pm (AEST) on 30 November 2018 will not be eligible for the Offer.
4. The Offer consists of adjusting the date paid to date on the qualifying policy to reflect the reduction off the premium payable for an amount of AUD\$200.00 (inclusive of GST) for singles policies, or AUD\$400.00 (inclusive of GST) for couples, families and single parent families policies.
5. The Offer is only available in conjunction with the purchase of a **nib combined Hospital and Extras Australian resident’s health insurance product** through nib’s approved online channels during the Offer Period (**Eligible Product**), and does not apply to a purchase of a nib overseas students health insurance, international workers health insurance, corporate private health insurance, Qantas Insurance, Suncorp, AAMI or Apia policies or those moving from one of these products to an nib ARHI product. The Offer excludes any non-health related insurance products (e.g. Travel) and dependants moving from family/parents health cover to their own policy.
6. This Offer is open only 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**).
7. Eligible Entrants must meet all following entry requirements (**Entry Requirements**):
 - (a) the Eligible Entrant must successfully purchase an Eligible Product during the Offer Period through one of nib’s approved online channels (using the nib website www.nib.com.au, nib mobile site or tablet);
 - (b) the Eligible Product must have a policy start date between 1 November 2018 and 30 November 2018;
 - (c) the Eligible Entrant must maintain the Eligible Product for at least 60 days and the Eligible Product must be paid up to date as at 11 February 2019, being the time that the Offer will be applied to the relevant policy;
 - (d) the Eligible Entrant must not be a current policyholder of a product issued by nib (including Qantas Insurance, Suncorp, AAMI, Apia, International Workers or Overseas Students products) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 6 months before or during the Offer Period;
 - (e) the Eligible Entrant must have a valid email address applied to their policy; and
 - (f) the Eligible Entrant must not be an employee of the Promoter.
8. The Offer will not be applied and will be forfeited if the Eligible Entrant does not maintain the Eligible Product up to and including 11 February 2019.

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Limit of one amount off the policy for each Eligible Product purchased during the Offer Period.

9. The Offer cannot be combined with any other offer or promotion, a corporate policy rate, or any Apia, Qantas Insurance, Suncorp or AAMI policy.

10. Eligible Entrants who meet the Entry Requirements will be entitled to receive the offer unless they notify the Promoter that they do not wish to participate in the Offer.

11. Once an Eligible Entrant has satisfied the Entry Requirements in clause 7, nib will email the Eligible Entrant confirming they have qualified for the Offer and that the adjustment of their date paid to on their policy has been adjusted to credit their policy according to the amount they are entitled to.

12. Each Eligible Entrant acknowledges that:

(a) The Offer cannot be redeemed for cash, returned for a refund, or be replaced after expiry and is not legal tender, an account card, a credit or security.

(b) Any dispute about goods or services purchased with the offer amount must be resolved with the retailer. To the extent permitted by law, the Promoter's liability is limited to ensuring the correct offer amount is transferred.

13. Except for any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), the Promoter excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way in connection with this promotion, including but not limited to:

- (a) any technical difficulties or equipment malfunction (whether or not under the Promoter 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 the offer amount.

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 *Competition and Consumer Act 2010* (Cth).

14. The Promoter reserves the right to withdraw or substitute all or part of this Offer with another offer of equal or greater value at the Promoter's sole discretion. Eligible Entrants will not be entitled to any additional compensation in the event that the Offer or element of the Offer has been substituted at equal or greater value.

15. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.

16. Proof of identity, residency and eligibility is at the discretion of the Promoter. In the event that a policyholder cannot provide suitable proof, they may forfeit the Offer in whole and no substitute will be offered.

17. The Promoter reserves the right to disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this promotion.

18. The Promoter (subject to State and Territory legislation) reserves the right to amend, cancel or suspend this Offer if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Offer.

19. Personal information is being collected by the Promoter for the purpose of conducting and promoting this promotion, and to assist the Promoter to improve its services. For this purpose, personal information may be disclosed by the Promoter 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 promotion, an entrant consents to storage and use of their personal information by the Promoter in accordance with its Privacy Policy (at <https://www.nib.com.au/legal/privacy-policy>). If the personal information is not provided, the entrant may not participate in this promotion. The 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,

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and how each of the Promoter will deal with such a complaint.