

Terms & Conditions

nib “Virtual Visa eGift Card” Offer Terms and Conditions

1. These Terms and Conditions apply to the nib “Up to \$300 Virtual Visa eGift Card” 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**”). The Promoter has engaged Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 (Level 1, 500 Chapel St, South Yarra, VIC 3141, Australia), phone 1300 737 968 (**Edge Loyalty**) to undertake the fulfilment of the gift.
3. The Offer commences at 12:00 am (AEST) on 1st October 2018 and closes at 11.59pm (AEST) on 31 October 2018 (“**Offer Period**”). Policies purchased after 11.59pm (AEST) on 31 October 2018 will not be eligible for the Offer.
4. The gift consists of one (1) Virtual Visa eGift Card valued at AUD\$150.00 (inclusive of GST) for singles, or one (1) Virtual Visa eGift Card valued at AUD\$300.00 (inclusive of GST) for couples, families and single parent families (“**gift**” or “**Virtual Visa eGift Card**”). **The Virtual Visa eGift Card can be used at any website online that accepts Visa. It cannot be used in-store.**
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 a nib ARHI product. It 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 the 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 October 2018 and 31 October 2018;
 - (c) the Policyholder must remain on an Eligible Product for 60 days and be paid up to date as at the time of the Offer being redeemed;
 - (d) the Eligible Customer 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; and;
 - (e) the Eligible Entrant must have a valid email address applied to their policy.

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- (f) the Eligible Entrant must not be an employee of the Promoter.
8. Limit of one (1) gift for each Eligible Product purchased during the Offer Period. Where the policy is a couples or family policy with joint policyholders, the gift will be allocated to the primary policyholder.
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 gift 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, Edge Loyalty will email the Eligible Entrant a letter of confirmation to their nominated email address **between 60 and 75 days** after the date of joining to confirm that the entrant has qualified for participation in the Offer. This email will include a unique code and an email link to a website where the Eligible Entrant must complete the claim form with their nominated delivery address and unique code within 60 days of receiving their code letter of confirmation.
12. After successfully completing the claim form on the linked website during the Offer Period, the Eligible Entrant will receive one (1) Virtual Visa eGift Card valued at AUD\$150.00 (inclusive of GST) for singles, or one (1) Virtual Visa eGift Card valued at AUD\$300.00 (inclusive of GST) for couples, families and single parent families.
13. The gift card will be emailed by the Promoter to the nominated email address provided at time of claiming the eGift Card, within approximately 5 working days from date of successfully claiming their Gift Card.
14. Each Eligible Entrant acknowledges that:
- (a) The Virtual Visa account can only be used in shopping environments where a physical card is not required (online, over the phone or mail order). It cannot be used for face to face transactions at merchants, financial institutions or ATMs. The account cannot be used to make transactions that exceed the available balance. For such a transaction you need to pay the difference by another method if the site or merchant agrees.
- (b) The preloaded credit on the digital card will expire as per the expiry date shared in the email.
- (c) A 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the account.
- (d) The Virtual Visa eGift Card cannot be redeemed for cash, reloaded, returned for a refund, or be replaced after expiry and is not legal tender, an account card, a credit or security.
- (e) Any dispute about goods or services purchased with the Visa eGift Card must be resolved with the retailer. To the extent permitted by law, Edge Loyalty and the Promoter's liability is limited to replacing faulty eGift Cards.
- (f) Please refer any Virtual Visa eGift Card transaction enquiries to Edge Loyalty, phone 1300 737 968. Neither the Promoter nor Edge Loyalty is able to reverse any approved transactions.
15. The gift is not transferable or exchangeable. Visa eGift Card will be void if they are defaced, mutilated, altered or tampered with in any way. The Promoter and/or Edge Loyalty may subject Visa eGift Cards to verification and security checks in its absolute discretion.
16. 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 and Edge Loyalty (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, 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 or Edge Loyalty's control);
- (b) any theft, unauthorised access or third party interference;

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- (c) any Virtual Visa eGift Card that is late, lost, altered, damaged or misdirected due to any reason beyond the reasonable control of the Promoter or Edge Loyalty;
- (d) any tax liability incurred by a customer (independent financial advice should be sought); or
- (e) accepting and/or using a gift.

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).

17. 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 gift or element of a gift has been substituted at equal or greater value.
18. Once the Virtual Visa eGift Card has been despatched via email, the Promoter or Edge Loyalty will not be responsible for and will be discharged for any delay or failure to deliver the Virtual Visa eGift Card.
19. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
20. 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.
21. 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.
22. 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.
23. Personal information is being collected by Edge Loyalty and 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 and or Edge Loyalty 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 Edge Loyalty in accordance with its Privacy Policy (at <https://edgepri.com/home/privacy>) and 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. 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 each of the Promoter and/or Edge Loyalty will deal with such a complaint.