



nib “2 and 6 Month Waiver” Offer

Terms and Conditions

1. These Terms and Conditions apply to the nib 2 and 6 Month Waiver Offer (“**Offer**”), and information on the Offer forms part of these Terms and Conditions. Acceptance of the Offer is deemed to be acceptance of these Terms & Conditions.
2. The Promoter is nib health funds limited ABN 83 000 124 381 (“**Promoter**”).
3. This Offer commences at 12:00 am (AEST) on 01/09/2016 and closes at 11.59pm (AEST) on 30/09/2016 (“**Offer Period**”).
4. This Offer is open to permanent residents of Australia as at the date of joining (being the date of completion of join) who would have been required to serve a 2 or 6 month waiting period on the selected Extras cover (“**Eligible Customer**”).
5. Eligible Customers must meet the following criteria to be eligible to receive the Offer:
 - (a) the Eligible Customer must take out a **nib combined Hospital and Extras Australian residents health insurance (ARHI) product** (“**Eligible Product**”) during the Offer Period with nib Health Funds. An Eligible Customer does not qualify for the Offer if they take out nib overseas students health insurance, international workers health insurance, corporate private health insurance products or travel insurance products new policy;
 - (b) the Eligible Product must have a Policy Start Date between 01.09.2016 and 30.09.2016;
 - (c) the Eligible Customer must not be a current policyholder of a product issued by nib (including Qantas Assure or Apia products) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 2 months before or during the Offer Period; and
 - (d) the Eligible Customer must not be an employee of the Promoter or its agencies;
6. The Offer consists of waiving the 2 and 6 month waiting period for Eligible Customers on all Extras services that normally require a 2 or 6 month waiting period under the relevant Eligible Product. The Promoter will apply the waiver at the time the Eligible Customer takes out the Eligible Product. Applies to Extras services only and excludes waiting periods on Hospital cover.
7. Customers switching from another health insurer who have served a waiting period on an equivalent service covered by a nib policy are generally not required to serve a new waiting period for that service. This Offer does not apply to those customers.
8. Where the policy is a couples or family policy with joint policyholders, the waiver portion of the Offer will be applicable to each person covered on the policy.
9. This Offer is not transferable, exchangeable or able to be combined with any other Offer or discount from nib.
10. The goods and/or services provided by the Promoter through this promotion come with consumer guarantees under the Australian Consumer Law (“**ACL**”) that cannot be limited or excluded by these Terms and Conditions. Except for this liability under the ACL and any other liability that cannot be excluded by law, the Promoter (including its 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 out of the promotion.

11. The Promoter reserves the right to withdraw or substitute all or part of this Offer with another offer of equal or greater value.
12. 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.
13. 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.
14. The Promoter (subject to the ACL and State and Territory legislation) reserves the right to amend, cancel or suspend this promotion if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this promotion.
15. Personal information is being collected by the Promoter in order to facilitate the conduct of this promotion. For this purpose, personal information may be disclosed to selected third parties, including but not limited to agents, related entities, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Participation is conditional on providing this personal information. The Promoter will use and handle personal information collected as set out in its Privacy Policy, which can be viewed at <https://www.nib.com.au/legal#privacy> 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 information, and how those complaints will be dealt with.