

Terms & Conditions

nib "\$200 Cash Back & 2 and 6 Month Waiver" Online Offer

Terms and Conditions

1. These Terms and Conditions apply to the nib \$200 Cash Back & 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 01/05/2018 and closes at 11.59pm (AEST) on 30/06/2018 ("**Offer Period**"). Policies purchased after this time will not be eligible for this offer.
4. The Offer consists of \$200 Cash Back of the Eligible Product purchased ("**Cash Back Component**"), and the waiving of 2 and 6 month waiting periods on Extras that would have applied on the selected Extras cover ("**Waiver Component**").
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 the purchase of an nib overseas students health insurance, international workers health insurance, corporate private health insurance or travel insurance product, or dependants moving from family/parents 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 Customer**").
7. Eligible Entrants must meet the 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 01.05.2018 and 30.06.2018;
 - (c) the Eligible Customer must not be a current policyholder of a product issued by nib (including Qantas Assure, Suncorp, AAMI or Apia 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
 - (d) the Eligible Customer must not be an employee of the Promoter.
8. The Promoter will apply the Waiver Component of the Offer at the time the Eligible Customer takes out the Eligible Product. It applies to Extras services only and excludes waiting periods on Hospital cover.
9. In order to be eligible for the Cash Back Component, the Eligible Customer must have held the Eligible Policy continuously for 45 days from the date of purchase.
10. Customers switching from another health insurer who have served a waiting period on an equivalent service covered by an nib policy are generally not required to serve a new waiting period for that service. This Offer does not apply to those customers.

Terms & Conditions continued

11. Where the policy is a couples or family policy with joint policyholders, the Waiver Component of the Offer will be applicable to each person covered on the policy. Cash Back Component of the Offer will be awarded to the primary policyholder and applied only once to the Eligible Policy.
12. Once an Eligible Customer has satisfied the Entry Requirements in clause 7, the Promoter will email the Eligible Customer a letter of confirmation to their nominated email on the following dates:
- (a) for Eligible Policies purchased in the period 1 May – 31 May 2018, on or about 15 July 2018; and
 - (b) for Eligible Policies purchased in the period 1 June – 30 June 2018, on or about 15 August 2018
- 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 Customer must complete the information required to receive the transfer of the \$200 amount into their nominated bank account.
13. After successfully completing the bank details form on the linked website, the Eligible Customer will receive a one-off transfer of AUD\$200.00 (inclusive of GST) to their nominated Australian bank account. To receive the EFT cash back, the Eligible Customer will be required to provide their Australian bank account name, Bank-State-Branch (BSB) code and account number.
14. The amount will be transferred by Edge Loyalty on behalf of nib and will be received within approximately 5 working days from date of successfully submitting their correct bank details.
15. Each Eligible Entrant acknowledges that it is up to the Customer to supply the **correct bank account information**, and transferred amounts lost due to incorrect details are not the responsibility of nib or Edge Loyalty and will be forfeited.
16. This Offer is not transferable, exchangeable or able to be combined with any other Offer or discount from nib.
17. 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;
 - (c) any \$200 Cash Back amount that is late, lost, altered, 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);
18. Except for any liability under the Australian Consumer Law (**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.
19. The Promoter reserves the right to withdraw or substitute all or part of this Offer with another offer of equal or greater value.
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 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.
23. 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,

Terms & Conditions continued

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.