Terms & Conditions

nib and AGL "10 Weeks Off Your nib Policy" September 2024

Offer Terms and Conditions

1. These Terms and Conditions apply to the nib and AGL Offer, to join nib and receive "10 Weeks Off Your nib Policy" fulfilled throughout the first seven months of an Eligible Policy (**Offer**).

2. The Promoters are nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 (**nib**) and AGL Sales Pty Ltd (ABN 88 090 538 337), AGL Retail Energy Limited (ABN 21 074 839 464), AGL South Australia Pty Limited (ABN 49 091 105 092) and Southern Phone Company Limited trading as AGL Telecommunications (ABN 42 100 901 184) of Level 24, 200 George Street, Sydney NSW 2000 (**AGL**) (together, the **Promoters**). By joining nib, claimants agree to be bound by these conditions.

3. The Offer commences at 12:00 am (AEST) on 01 September 2024 and closes at 11.59 pm (AEST) on 30 September 2024 (**Offer Period**). Policies joined after 11.59 pm (AEST) on 30 September 2024 will not be eligible for the Offer.

4. This Offer is open only to Australian citizens, permanent residents of Australia, or those who are entitled to full reciprocal rights under Medicare, registered for Medicare and listed on an active Medicare card, who are 18 years or over as at the date of joining (being the date of completion of join) and who are AGL Rewards members and residential AGL Energy or telecommunications customers (**Eligible Members**).

5. The Offer is only available to Eligible Members who join a nib combined Hospital and Extras Australian resident's health insurance product (**nib ARHI product**) through the referral website https://cloud.au.nib.com.au/agl or through nib's Contact Centre and quote the Offer during the Offer Period (**Eligible Product**). The Offer does not apply to the purchase of any other private health insurance product issued by nib, or any member moving from one of these products to an Eligible Product. The Offer excludes any non-health related insurance products (e.g. Travel). Ineligible products include Basic Kickstarter and Basic Accident Hospital.

6. nib may request proof of identity, residency and eligibility to ensure the Eligible Member meets the Private Health Insurance requirements for the Eligible Product.

7. For clarity, Eligible Members who join an Eligible Product (during the Offer Period), which has a policy start date outside of the Offer Period, can qualify for the Offer subject to their compliance with:

   - these Terms and Conditions (including, but not limited to, the Eligibility Requirements); and
   - any other terms and conditions imposed by nib in relation to the selection of policy start dates and AGL Rewards Terms and Conditions.

8. The Offer consists of adjusting the "paid to" date on the Eligible Member's policy to reflect the reduction off the premium payable for an amount equating to 10 weeks of the annual premium. The 10 weeks off will be fulfilled over two instalments in accordance with clause 10 of these Terms and Conditions. The first 5 weeks will be fulfilled in approximately month 3 of the membership (60 – 90 days after joining nib), being on 27 November 2024 and

the second 5 weeks will be fulfilled in approximately month 7 of the membership (180 – 210 days after joining nib), being 26 March 2025.

9. To receive the Offer, Eligible Members must:

- successfully join an Eligible Product during the Offer Period through one of nib's approved channels (using the nib website https://cloud.au.nib.com.au/agl, nib mobile site or tablet or through nib's Contact Centre and quoting the Offer);
- maintain the Eligible Product up to the date of the Offer being applied to the active policy, being approximately 3 and 7 months after the end of the offer month (September 2024) in which the Eligible Product is joined (each a **Fulfilment Date**) and the Offer will be forfeited if the Eligible Member is not an active policyholder on the Fulfilment Dates;
- not be a current policyholder of a product issued by nib (including nib Overseas Students Health Insurance, nib International Workers Health Insurance, nib Corporate Private Health Insurance, Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, ING Health Insurance, Priceline Health Insurance, Real Health Insurance, Seniors Health Insurance) at the time of joining the Eligible Product, or have cancelled any of these policies 6 months before or during the Offer Period;
- have a valid email address applied to their policy; and
- must not be an employee of AGL or nib (together the **Eligibility Requirements**).

10. The applicable Fulfilment Dates are set out in the table below:

Enrolment Date	Fulfilment Date 1	Fulfilment Date 2
September 2024	27 November 2024	26 March 2025

11. Limit of one Offer per Eligible Product commenced during the Offer Period.

12. The Offer cannot be combined with any other offer or promotion from nib, unless specified otherwise.

13. If an Eligible Member has satisfied the Eligibility Requirements, nib will contact the Eligible Member to confirm they have qualified for the Offer.

14. Each Eligible Member acknowledges that 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.

15. Subject to any rights any person has under any laws, the Promoters excludes all liability to the maximum extent allowed by law, for any loss or damage (including loss of opportunity, profits or business) in relation to or resulting from this Offer.

- Nothing in these Terms and Conditions 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).

16. nib and AGL may at any time, amend or withdraw all or any part of this Offer and substitute it with another offer of equal or greater value. Eligible Members will not be entitled to any compensation in the event that the Offer or element of the Offer has been substituted at equal or greater value.

17. nib and AGL are not responsible for any undelivered emails due to an Eligible Member's spam filters or personal email settings.

18. nib and AGL reserve the right to disqualify from receipt of the Offer any persons that provides false/fraudulent information, who seeks to gain an unfair advantage, who manipulates this Offer or where either of nib or AGL suspect a breach of these Terms and Conditions or related terms and conditions, including AGL Rewards Terms and Conditions.

19. Personal information will be collected by the Promoters for the purpose of conducting and promoting this Offer, and to assist the Promoters and its related entities for the purpose of providing services in connection with the Offer. By claiming this Offer, each Eligible Member consents to storage and use of their personal information by nib in accordance with its Privacy Policy (at https://www.nib.com.au/legal/privacy-policy) and AGL, in accordance with it's Privacy Policy (at https://www.agl.com.au/privacy-policy). If the personal information is not provided, the member may not participate in this Offer.

20. AGL does not sell and is not the supplier of any of the Eligible Products. Members may contact nib at 13 14 63 for assistance and further information about the Eligible Products.