

Terms & Conditions

nib “August \$200 nib Rewards Credit” Offer Terms and Conditions

1. These Terms and Conditions apply to the nib “August \$200 nib Rewards Credit” 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 correspondence.
3. The Offer commences at 12:00 am (AEST) on 1 August 2019 and closes at 11.59pm (AEST) on 31 August 2019 (“**Offer Period**”). Policies purchased after 11.59pm (AEST) on 31 August 2019 will not be eligible for the Offer.
4. The 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**”).
5. The Offer is only available in conjunction with the purchase of **an nib combined Hospital and Extras Australian resident’s health insurance product** through nib’s call centre during the Offer Period (“**Eligible Product**”), and does not apply to a purchase of 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. The Offer consists of \$200.00 AUD worth of credit to be used on the nib Rewards platform associated with the Eligible Product, which can be exchanged for discounts on hundreds of everyday items and experiences available for purchase through the nib Rewards portal. The credit will have an expiry date of 14 November 2020.
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 call centres, (the Offer excludes all other joining channels (website, retail centre or through a Broker));
 - (b) the Eligible Product must have a policy start date during the Offer Period;
 - (c) the Eligible Entrant must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **15 November 2019**, and have made their first payment to nib. The Offer will be forfeited if the Eligible Entrant is not an active policyholder on this date.
 - (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;

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- (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. Limit of one Offer per 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 except for nib's "2 and 6 Month Waiver" offer.
10. Subject to an Eligible Entrant having satisfied the Entry Requirements, the Promoter will email the Eligible Entrant on **15 November 2019** confirming they have qualified for the Offer and that the credit has been applied to their nib Rewards section of Online Services.
11. Each Eligible Entrant 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, or security.
12. 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).
13. The Promoter may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Offer, including suspending any 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.
14. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
15. 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.
16. 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.
17. The Promoter (subject to State and Territory legislation) reserves the right to amend, withdraw, 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.
18. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Offer, and to assist the Promoter to improve its services. By entering this Offer, a claimant 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 claimant may not participate in this Offer.