

nib Corporate Only “up to \$400 off November 2021” Offer Terms and Conditions

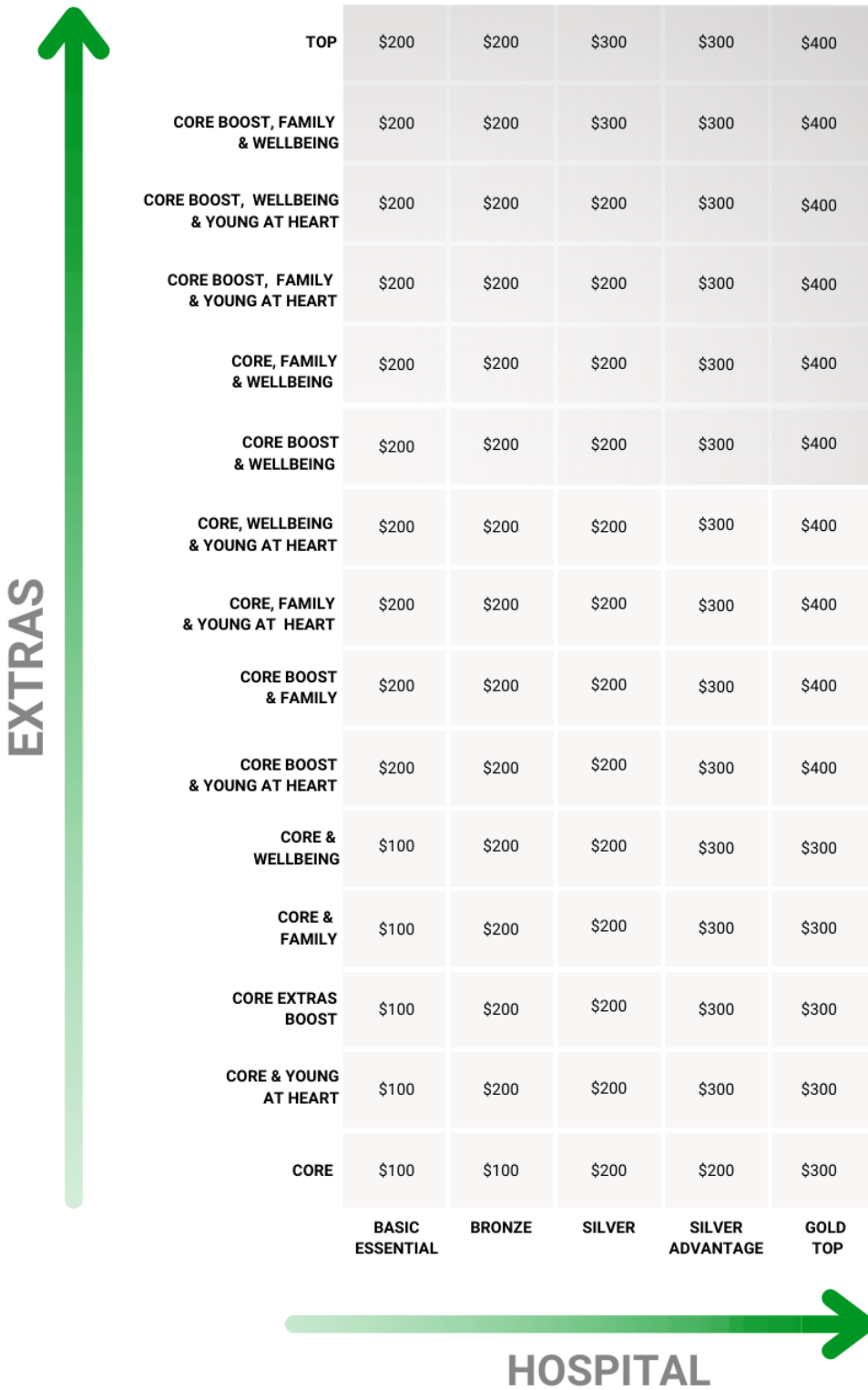
1. These Terms and Conditions apply to the nib Corporate only “Up to \$400 off” November 2021 Offer (“**Offer**”). By participating, claimants agree to be bound by these conditions. Claims must comply with these conditions to be valid.
2. The Promoter is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300. (“**Promoter**” or “**nib**”).
3. The Offer commences at 12:00 am (AEST) on 01 November 2021 and closes at 11.59pm (AEDT) on 30 November 2021 (“**Offer Period**”). Policies joined after 11.59pm (AEST) on 30 November 2021 will not be eligible for the Offer.
4. 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 Members**”).
5. The Offer is only available to Eligible Members who join **one of the nib combined Hospital and Extras Australian resident’s health insurance products set out in the tables in section 8 below (“nib ARHI product”) on a Corporate Health Plan** through nib’s approved online channels and nib’s contact centre during the Offer Period (“**Eligible 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. 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:
 - (a) these Terms and Conditions (including, but not limited to, the Eligibility Requirements); and
 - (b) any other terms and conditions imposed by nib in relation to the selection of policy start dates.
7. The Eligible Member must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **10 February 2022 (“Fulfilment Date”)**.
8. The Offer consists of adjusting the “paid to” date on the Eligible Product to reflect the reduction off the premium payable for an amount equating to a maximum of AUD \$400 (inclusive of GST). The maximum amount of premium reduction available on each Eligible Product is set out in the tables on the next pages:

Eligible Products for Singles



TOP	\$100	\$100	\$150	\$150	\$200
CORE BOOST, FAMILY & WELLBEING	\$100	\$100	\$150	\$150	\$200
CORE BOOST, WELLBEING & YOUNG AT HEART	\$100	\$100	\$100	\$150	\$200
CORE BOOST, FAMILY & YOUNG AT HEART	\$100	\$100	\$100	\$150	\$200
CORE, FAMILY & WELLBEING	\$100	\$100	\$100	\$150	\$200
CORE BOOST & WELLBEING	\$100	\$100	\$100	\$150	\$200
CORE, WELLBEING & YOUNG AT HEART	\$100	\$100	\$100	\$150	\$200
CORE, FAMILY & YOUNG AT HEART	\$100	\$100	\$100	\$150	\$200
CORE BOOST & FAMILY	\$100	\$100	\$100	\$150	\$200
CORE BOOST & YOUNG AT HEART	\$100	\$100	\$100	\$150	\$200
CORE & WELLBEING	\$50	\$100	\$100	\$150	\$150
CORE & FAMILY	\$50	\$100	\$100	\$150	\$150
CORE EXTRAS BOOST	\$50	\$100	\$100	\$150	\$150
CORE & YOUNG AT HEART	\$50	\$100	\$100	\$150	\$150
CORE	\$50	\$50	\$100	\$100	\$150
	BASIC ESSENTIAL	BRONZE	SILVER	SILVER ADVANTAGE	GOLD TOP

Eligible Products for Couple, Family & Single Parents



TOP	\$200	\$200	\$300	\$300	\$400
CORE BOOST, FAMILY & WELLBEING	\$200	\$200	\$300	\$300	\$400
CORE BOOST, WELLBEING & YOUNG AT HEART	\$200	\$200	\$200	\$300	\$400
CORE BOOST, FAMILY & YOUNG AT HEART	\$200	\$200	\$200	\$300	\$400
CORE, FAMILY & WELLBEING	\$200	\$200	\$200	\$300	\$400
CORE BOOST & WELLBEING	\$200	\$200	\$200	\$300	\$400
CORE, WELLBEING & YOUNG AT HEART	\$200	\$200	\$200	\$300	\$400
CORE, FAMILY & YOUNG AT HEART	\$200	\$200	\$200	\$300	\$400
CORE BOOST & FAMILY	\$200	\$200	\$200	\$300	\$400
CORE BOOST & YOUNG AT HEART	\$200	\$200	\$200	\$300	\$400
CORE & WELLBEING	\$100	\$200	\$200	\$300	\$300
CORE & FAMILY	\$100	\$200	\$200	\$300	\$300
CORE EXTRAS BOOST	\$100	\$200	\$200	\$300	\$300
CORE & YOUNG AT HEART	\$100	\$200	\$200	\$300	\$300
CORE	\$100	\$100	\$200	\$200	\$300
	BASIC ESSENTIAL	BRONZE	SILVER	SILVER ADVANTAGE	GOLD TOP

9. Eligible Members must meet all of the following requirements (“**Eligibility Requirements**”):
 - (a) the Eligible Member must be an employee of an nib Corporate Health client that has received an invitation from nib to take part in the Offer;
 - (b) the Eligible Member must successfully join an Eligible Corporate Health Plan Product during the Offer Period through one of nib’s approved online channels (using the nib website www.nib.com.au, nib mobile site or tablet) or via the nib call centres.
 - (c) the Eligible Product must have a policy start date during the Offer Period;
 - (d) the Eligible Member must maintain the Eligible Product up to the Fulfilment Date. The Offer will be forfeited if the Eligible Member is not an active policyholder on this date;
 - (e) the Eligible Member must not be a current policyholder of a product issued by nib (including ING, Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, nib International Workers or nib Overseas Students products or nib Corporate Health plans) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 6 months before or during the Offer Period;
 - (f) the Eligible Member must have a valid email address applied to their policy; and
 - (g) the Eligible Member must not be an employee of the Promoter.
10. Limit of one Offer per policy for each Eligible Product commenced during the Offer Period.
11. The Offer cannot be combined with any other offer or promotion except for nib’s “2 and 6 Month Waiver” offer.
12. If an Eligible Member has satisfied the Entry Requirements, the Promoter will email the Eligible Member confirming they have qualified for the Offer and that the adjustment of their “paid to” date on their policy has been adjusted to credit their policy in accordance with clause 6 of these terms.
13. 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.
14. 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 Offer, 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.
15. 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).
16. 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.

17. The Promoter is not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.
18. The Promoter reserves the right to disqualify from receipt of the Offer any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this Offer.
19. 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.
20. Personal information will be collected by the Promoter for the purpose of conducting and promoting this Offer, and to assist the Promoter to improve its services. By claiming this Offer, each Eligible Member 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 member may not participate in this Offer.