Terms & Conditions

nib "Up to $900 Costco Shop Card 01 July 2024 to 30 June 2025"

Offer Terms and Conditions

1. These Terms and Conditions apply to the nib join Offer, to join and receive "Up to $900 Costco Shop Card" (**Offer**).
2. The Promoter of this Offer is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 (**nib**) and Costco Wholesale Australia, Proprietary Limited ABN 57 104 012 893 of 17-21 Parramatta Rd, Lidcombe NSW 2141 (**Promoter**). By joining, claimants agree to be bound by these conditions.
3. The Offer commences at 12:00 am AET on 1 July 2024 and closes at 11.59 pm AET on 30 June 2025 (**Offer Period**). Policies joined after 11.59 pm AET on 30 June 2025 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) (**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**), excluding Basic Kickstarter and Basic Accident Hospital, through the referral website https://www.nib.com.au/costco or through nib's Contact Centre 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).
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:
   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.
8. The Offer consists of providing Costco Members with digital Costco Shop Cards, via email, for an amount equating to a total maximum of AUD $480 (inclusive of GST) for single policies or AUD $900 (inclusive of GST) for couples, families and single parent family policies. The Costco Shop Card will be fulfilled over two instalments in accordance with clause 11 of these terms and conditions. The first being available to members in approximately month 3 of membership and the second issued in month 7 of membership. For full terms and conditions regarding Costco Shop Cards, please visit https://www.costco.com.au/costco-shop-card-TC
9. The value of the up to AUD $900 (inclusive of GST) digital Costco Shop Card, that an Eligible Member and Costco Member is eligible to receive is determined by:

a) The chosen Hospital cover under the Eligible Product; and
b) Whether the Eligible Product is a:
    i. Singles cover; or
    ii. Couples, Families or Single-Parents cover.

Couples, Families & Single Parent Covers			
Hospital Cover purchased with any Extras cover	**Total Costco Shop Card Amount**	**Fulfilment 1**	**Fulfilment 2**
Bronze Protect Hospital	$260	$130	$130
Basic Essential and Basic Care Hospital	$280	$140	$140
Bronze Hospital	$300	$150	$150
Silver Secure Hospital	$340	$170	$170
Silver Hospital	$380	$190	$190
Silver Select Hospital	$460	$230	$230
Silver Plus Hospital	$560	$280	$280
Gold Hospital	$900	$450	$450

Singles Covers			
Hospital Cover purchased with any Extras cover	**Total Costco Shop Card Amount**	**Fulfilment 1**	**Fulfilment 2**
Basic Essential, Bronze Protect and Basic Care Hospital	$160	$80	$80
Bronze Hospital	$180	$90	$90
Silver Secure Hospital	$200	$100	$100
Silver Hospital	$240	$120	$120
Silver Select Hospital	$280	$140	$140
Silver Plus Hospital	$340	$170	$170
Gold Hospital	$480	$240	$240

10. To receive the Offer, Eligible Members must:

a) successfully join an Eligible Product during the Offer Period through the referral website https://www.nib.com.au/costco or through nib's Contact Centre. Ineligible products include Basic Kickstarter and Basic Accident Hospital;

b) 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 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 or if premium payments are not up to date on the Fulfilment Dates.

c) not be a current policyholder of a product issued by nib (including 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 excluding where a member is transferring from an nib International Workers Health Insurance policy, nib International Students Health Insurance policy or a dependant or spouse listed on an existing policy transitions to become a policyholder of a new policy.

d) have a valid email address applied to their policy;

e) have a valid Costco membership number; and

f) not be an employee of the Promoter or nib (together the **Eligibility Requirements**).

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

Enrolment Date	Fulfilment Date 1	Fulfilment Date 2
July 2024	25 September 2024	29 January 2025
August 2024	30 October 2024	26 February 2025
September 2024	27 November 2024	26 March 2025
October 2024	18 December 2024	30 April 2025
November 2024	29 January 2025	28 May 2025
December 2024	26 February 2025	25 June 2025
January 2025	26 March 2025	30 July 2025
February 2025	30 April 2025	27 August 2025
March 2025	28 May 2025	24 September 2025
April 2025	25 June 2025	29 October 2025
May 2025	30 July 2025	26 November 2025
June 2025	27 August 2025	17 December 2025

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

13. The Offer cannot be combined with any other offer or promotion unless otherwise stated.

14. If an Eligible Member has satisfied the Eligibility Requirements, the digital Costco Shop Card will be emailed to the Eligible Member directly from the Promoter, in accordance with clause 8 of these Terms and Conditions.

15. 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.

16. Subject to any rights any person has under any laws nib and the Promoter 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.

17. 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).

18. nib and The Promoter may at any time, amend or withdraw all or any part of this Offer and substitute 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.

19. nib and the Promoter is not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.

20. nib and 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.

21. Personal information will be collected by nib and 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 nib in accordance with its Privacy Policy (at https://www.nib.com.au/legal/privacy-policy) and the Promoter in accordance with its Privacy Policy (https://www.costco.com.au/terms-and-conditions). If the personal information is not provided, the member may not participate in this Offer.

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nib "2 and 6 Month Waiver 01 July 2024 – 30 June 2025"

Terms and Conditions

1. These Terms and Conditions apply to the nib join Offer, to join and receive a "2 and 6 Month Waiver" (**Waiver**).

2. The Promoter of this Waiver is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 (**nib**) and Costco Wholesale Australia, Proprietary Limited ABN 57 104 012 893 of 17-21 Parramatta Rd, Lidcombe NSW 2141 (Promoter). By joining, claimants agree to be bound by these conditions.

3. The Waiver commences at 12:00 am AET on 1 July 2024 and closes at 11.59 pm AET on 30 June 2025 (**Waiver Period**).

4. The Waiver 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) (**Eligible Members**).

5. The Waiver 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://www.nib.com.au/costco or through nib's Contact Centre during the Waiver Period (**Eligible Product**). The Waiver 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 Waiver excludes any non-health related insurance products (e.g. Travel).

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 Waiver Period), which has a policy start date outside of the Waiver Period, can qualify for the Waiver 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.

8. The Waiver consists of waiving the 2-months and 6-months waiting periods for Eligible Members on all Extras services that normally require a 2-month or 6-month waiting period under the relevant Eligible Product.

9. To receive the Waiver, Eligible Members must:
   a) successfully join an Eligible Product during the Waiver Period through the referral website https://www.nib.com.au/costco
   b) or through nib's Contact Centre. Ineligible products include Basic Kickstarter and Basic Accident Hospital;
   c) 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,

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Seniors Health Insurance) at the time of joining the Eligible Product, or have cancelled any of these policies 6 months before or during the Waiver Period;

d) have a valid email address applied to their policy; and

e) not be an employee of nib or the Promoter

f) Have a valid Costco membership number (together the Eligibility Requirements).

10. The Waiver cannot be combined with any other offer or promotion unless otherwise stated.

11. nib will apply the Waiver at the policy start date of the Eligible Product.

12. Each Eligible Member acknowledges that the Waiver 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.

13. Subject to any rights any person has under any laws the Promoter 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 any way in connection with this Waiver.

14. Nothing in these 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).

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

16. nib reserves the right to disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this Waiver. 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. Personal information will be collected by the Promoter and nib for the purpose of conducting and promoting this Waiver, and to assist the Promoter and nib to improve its services. By receiving this Waiver, an 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 the Promoter in accordance with its Privacy Policy (at https://www.costco.com.au/terms-and-conditions).If the personal information is not provided, the member may not participate in this Waiver.).If the personal information is not provided, the member may not participate in this Waiver.