

Terms & Conditions

nib “Up to \$1,100 Costco Shop Card 01 July 2026 – 30 June 2027”

Offer Terms and Conditions

1. These Terms and Conditions apply to the nib join Offer, to join and receive “Up to \$1,100 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 2026 and closes at 11.59 pm AET on 30 June 2027 (**Offer Period**). Policies joined after 11.59 pm AET on 30 June 2027 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, through the referral website <https://www.nib.com.au/health-insurance/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:
 - 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.
8. The Offer consists of:
 - providing Costco Members with a digital Costco Shop Card, via email from the Costco Services team, for an amount equating to a total maximum of AUD \$640 (inclusive of GST) for single policies or AUD \$1,100 (inclusive of GST) for couples, families and single parent family policies. The \$1,100 Shop Card reward will be issued as two separate \$550 cards. Both cards will be sent to eligible members at the same time on the same fulfillment day. For full terms and conditions regarding Costco Shop Cards, please visit <https://www.costco.com.au/costco-shop-card-TC>
 - Providing Executive Costco Members with an additional digital Costco Shop Card, via email from the Costco Services team, for an amount equating to a total maximum of AUD \$270 (inclusive of GST) for single policies or



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AUD \$500 (inclusive of GST) for couples, families and single parent family policies. This Costco Shop Card will be issued to members in month 13 of membership.

- The value of the up to AUD \$1,100 (inclusive of GST) digital Costco Shop Card and the up to \$500 digital Costco Shop Card for Executive Members, that an Eligible Member and Costco Member is eligible to receive is determined by:
- The chosen Hospital cover under the Eligible Product; and
- Whether the Eligible Product is a:
- Singles cover; or
- Couples, Families or Single-Parents cover.
- Executive Member Status. If your Costco membership expires or is downgraded, the reward will be forfeited.

Single Cover Costco Shop Card Amount (All Costco Members)	
Hospital Cover Purchased with any Extras cover	Total Costco Shop Card amount
Basic Accident Hospital	\$160
Basic Care Hospital	\$170
Basic Essential Hospital	\$180
Bronze Hospital	\$180
Bronze Protect Hospital Plus	\$190
Bronze Hospital Plus	\$200
Silver Secure Hospital Plus	\$230
Silver Hospital	\$250
Silver Select Hospital Plus	\$310
Mid Hospital – Silver Plus	\$380
Silver Advantage Hospital Plus	\$380
Gold Advanced Cover and Gold Hospital Plus	\$640

Couples, Families & Single Parent Cover Costco Shop Card Amount (All Costco Members)	
Hospital Cover Purchased with any Extras cover	Total Costco Shop Card amount
Basic Accident Hospital	\$260
Basic Care Hospital	\$290
Basic Essential Hospital	\$300
Bronze Hospital	\$300

Bronze Protect Hospital Plus	\$300
Bronze Hospital Plus	\$340
Silver Secure Hospital Plus	\$380
Silver Hospital	\$420
Silver Select Hospital Plus	\$500
Mid Hospital – Silver Plus	\$620
Silver Advantage Hospital Plus	\$620
Gold Advanced Cover and Gold Hospital Plus	\$1,100

Executive Members ONLY additional Costco Shop Card Amount provided in month 13 of membership – Singles Cover	
Hospital Cover Purchased with any Extras cover	Total Costco Shop Card amount
Basic Accident Hospital	\$70
Basic Care Hospital	\$80
Basic Essential Hospital	\$80
Bronze Hospital	\$85
Bronze Protect Hospital Plus	\$85
Bronze Hospital Plus	\$90
Silver Secure Hospital Plus	\$100
Silver Hospital	\$110
Silver Select Hospital Plus	\$140
Mid Hospital – Silver Plus	\$170
Silver Advantage Hospital Plus	\$170
Gold Advanced Cover and Gold Hospital Plus	\$270

Executive Members ONLY additional Costco Shop Card Amount provided in month 13 of membership – Couples, Families & Single Parent Cover	
Hospital Cover Purchased with any Extras cover	Total Costco Shop Card amount
Basic Accident Hospital	\$110
Basic Care Hospital	\$130
Basic Essential Hospital	\$130
Bronze Hospital	\$130
Bronze Protect Hospital Plus	\$130
Bronze Hospital Plus	\$140
Silver Secure Hospital Plus	\$170
Silver Hospital	\$190
Silver Select Hospital Plus	\$230
Mid Hospital – Silver Plus	\$280
Silver Advantage Hospital Plus	\$280



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Gold Advanced Cover and Gold
Hospital Plus

\$500

9. To receive the Offer, Eligible Members must:

- successfully join an Eligible Product during the Offer Period through the referral website <https://www.nib.com.au/health-insurance/costco> or through nib's Contact Centre. Ineligible products include Basic Kickstarter;
- maintain the Eligible Product up to the date of the Offer being applied to the active policy, being approximately 3 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.
- 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, 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.
- have an active Costco Australia membership number; and

- not be an employee of nib (together the **Eligibility Requirements**).

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

Costco Shop Card Fulfilment Dates (All Costco Members)	
Enrolment Date	Fulfilment Date
July 2026	30 September 2026
August 2026	28 October 2026
September 2026	25 November 2026
October 2026	16 December 2026
November 2026	27 January 2027
December 2026	24 February 2027
January 2027	31 March 2027
February 2027	28 April 2027
March 2027	26 May 2027
April 2027	30 June 2027
May 2027	28 July 2027
June 2027	25 August 2027

Executive Members ONLY additional Costco Shop Card Fulfilment Dates	
Enrolment Date	Fulfilment Date
July 2026	25 August 2027
August 2026	29 September 2027
September 2026	27 October 2027
October 2026	24 November 2027
November 2026	15 December 2027
December 2026	26 January 2028
January 2027	23 February 2028
February 2027	29 March 2028
March 2027	26 April 2028
April 2027	31 May 2028
May 2027	28 June 2028
June 2027	26 July 2028

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.



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nib Health Funds Limited ABN 83 000 124 381
Head Office – 22 Honeysuckle Drive, Newcastle NSW 2300

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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.

nib “2 and 6 Month Waiver 01 July 2026 – 30 June 2027”

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



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- The Waiver commences at 12:00 am AET on 1 July 2026 and shall remain available unless nib amends, withdraws, cancels or suspends the Waiver in accordance with these Terms and Conditions.
- 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**).
- 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/health-insurance/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).
- nib may request proof of identity, residency and eligibility to ensure the Eligible Member meets the Private Health Insurance requirements for the Eligible Product.
- 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:
 - 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.
- 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.
- To receive the Waiver, Eligible Members must:
- successfully join an Eligible Product during the Waiver Period through the referral website <https://www.nib.com.au/health-insurance/costco> or through nib's Contact Centre. Ineligible products include Basic Kickstarter;
- 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, 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.
- have a valid email address applied to their policy; and
- not be an employee of nib
- Have an active Costco Australia membership number (together the Eligibility Requirements).
- The Waiver cannot be combined with any other offer or promotion unless

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otherwise stated.

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