Terms and Conditions

hub.health credit offer

1. These Terms and Conditions apply to the hub.health credit offer ("**Offer**"). By participating, members agree to be bound by these Terms and Conditions.
2. The Promoter of the Offer is nib Health Funds Limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 ("**Promoter**" or "**nib**"). The Promoter has engaged Honeysuckle Health operating as hub.health of 13-15 Prospect Street, Fortitude Valley QLD 4006 to fulfill the Offer ("**hub.health**").
3. The offer commences at 9:00am AEST on Friday 1 May 2026 and closes at 11:59pm AEST on Saturday 1 August 2026 ("**Offer Period**") or sooner if all credits are redeemed.
4. There are 8,000 individual credits available. A unique code will be issued upon redemption and will provide a AUD$30.00 credit that can be used on **https://hub.health/** on eligible services set out in clause 7(c) of these Terms and Conditions (each a "**Credit**"). Once the Credit is redeemed, it is valid for use on **https://hub.health/** until 11:59pm AEST on Saturday 1 August 2026.

Eligibility Requirements

5. The Offer is only open to members, who at the time they redeem a Credit:
   (a) are aged 18 years or older;
   (b) hold either a free nib membership or hold an Extras, Hospital, Ambulance or Overseas Cover with nib or GU Health; and
   (c) are up to date with any premium payments, if applicable.

("Eligible Members")

Policyholders of products issued by nib from Qantas Health Insurance, Suncorp Health Insurance, AAMI Health Insurance, Apia Health Insurance, Priceline Health Insurance, Real Health Insurance and Seniors Health Insurance are not eligible for the Offer.

6. Eligible Members must not be an employee of the Promoter or its related bodies corporate (as defined in the *Corporations Act 2001* (Cth)).

How To Redeem

7. To redeem the Credit, Eligible Members must:
   (a) go to the nib or GU Health Rewards program by logging in to the nib App or GU Health App or nib Member Account online.

   To access nib or GU Health Rewards:
      i. All members must accept the Rewards terms and conditions (if they haven't already done so).
      ii. nib members with private health insurance must have a policy start date more than 30 days in the past.
      iii. Free nib members must complete a free online health check to unlock access to nib Rewards.

   (b) Go to the hub.health offer page within the Rewards platform and select 'redeem now' to receive a unique code. Limit of one (1) Credit can be redeemed per Eligible Member.
   (c) The unique code can then be added to the Promo Code field in the checkout on **https://hub.health/** to cover or contribute to the cost of telehealth and medical consultations, treatment purchases, over the counter product purchases and associated shipping costs ("**Eligible Services**"). The Credit cannot be used in conjunction with any other promotional offer or discount. Medical certificate consultations, hubPass membership and medical weight loss programs are excluded from the Offer and cannot be paid for with the Credit.

Credit Conditions

8. Credits will expire if not used before 11:59pm AEST on Saturday 1 August 2026.
9. Credits are single-use only and must be redeemed in a single transaction. Any Credit balance remaining from the initial use is forfeited and will not be refunded or credited.
10. Credits are not transferrable, exchangeable or redeemable for cash or any other form of value.
11. Credits may not be resold, offered for resale, used for advertising, promoting or other commercial purposes or shared publicly (including online).

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Head Office – 22 Honeysuckle Drive, Newcastle NSW 2300

Terms and Conditions

12. Acceptance and use of a Credit is subject to any additional terms and conditions of hub.health, available on **https://hub.health/**
13. Where the Promoter, acting reasonably, is of the view that an Eligible Member has breached these Terms and Conditions, it reserves the right to cancel their Credit.

General Terms

14. Subject to any rights any person has under any law, nib 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.
15. 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 is not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.
17. Personal information will be collected by nib for the purpose of conducting and promoting this Offer, and to assist nib to improve its services according to **nib's Privacy Policy**. nib will also receive aggregated information hub.health for the purpose of member interest and engagement.
18. Participating in the Offer, or choosing not to participate in the Offer, will not impact your health insurance product, premium or policy terms and conditions in any way. **Learn more about community rating**.

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