

## International Visitors Health Cover

### “\$50 Virtual Visa Card” Offer

#### Terms and Conditions

1. These Terms and Conditions apply to the International Visitors “\$50 Virtual Visa Card” 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 IMAN Australian Health Plans Pty Ltd ABN 34 144 907 746 of 22 Honeysuckle Drive, Newcastle NSW 2300. Phone: 1800 22 11 33 (“**Promoter**” or “**IMAN**”). The Promoter has engaged Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 (Level 1, 500 Chapel St, South Yarra, VIC 3141, Australia) (**Edge Loyalty**) to undertake the fulfilment of the gift.
3. The Offer commences at 12:00 am (AEST) on 1<sup>st</sup> November 2018 and closes at 11.59pm (AEST) on 30 November 2018 (“**Offer Period**”). Policies purchased after 11.59pm (AEST) on 30 November 2018 will not be eligible for the Offer.
4. The gift consists of one (1) Virtual Visa Card valued at AUD\$50.00 (inclusive of GST). **The Virtual Visa Card can be used online only at online stores that accepts Visa, valid for 3 years unless otherwise stated.**
5. The Offer is only available in conjunction with the purchase of a **IMAN health insurance product** including Budget Health Cover, Value Plus Cover, Basic Cover, Mid Cover or Top Cover through IMAN’s approved online channels during the Offer Period (“**Eligible Product**”), and does not apply to a purchase of an nib health insurance, nib overseas students health insurance, corporate private health insurance. It excludes any non-health related insurance products (e.g. Travel) and dependants moving from family/parents health cover to their own policy.
6. Customers must meet the following entry requirements (“**Entry Requirements**”) to be eligible to receive the Offer:
  - (a) the customer must successfully purchase an Eligible Product during the Offer Period through one of the approved online channels (using the IMAN website [www.austhealth.com](http://www.austhealth.com), IMAN mobile site or tablet);
  - (b) the Eligible Product must have a Policy Submission Date between 1 November 2018 and 30 November 2018;
  - (c) the Eligible Product must have a Policy Start Date between 1 November 2018 and 31 March 2019;
  - (d) the Policyholder must remain on an Eligible Product and paid up to date as at the time of the Offer being redeemed (max 75 days from joining);
  - (d) the customer must not have joined and cancelled an Eligible Product 6 months before or during the Offer Period;
  - (e) the customer must have a valid email address applied to their policy; and
  - (f) the customer must not be an employee of the Promoter.
7. Limit of one (1) gift for each Eligible Product purchased during the Offer Period. Where the policy is a couples or family policy with joint policyholders, the gift will be allocated to the primary policyholder.
8. The Offer cannot be combined with any other offer or promotion.
9. Customers who meet the Entry Requirements will be entitled to receive the gift unless they notify the Promoter that they do not wish to participate in the Offer.

10. Once the customer has satisfied the Entry Requirements in clause 7, the Promoter will email the customer a letter of confirmation to their nominated email address **within 30 days** of the policy start date. This email will include a unique code and an email link to a website where the customer must complete the claim form with their nominated delivery address and unique code within 60 days of receiving their code letter of confirmation.
11. After successfully completing the claim form on the linked website during the Offer Period, the customer will receive one (1) Virtual Visa Card valued at AUD\$50.00 (inclusive of GST).
12. The gift card will be emailed by the Promoter to the nominated email address provided at time of claiming the eGift Card, within approximately 5 working days from date of successfully claiming their Gift Card.
13. Each customer claiming the Offer acknowledges that:
  - (a) The Virtual Visa Card can be used online only at online stores that accept payment by visa. For full Terms of Use visit [www.virtualvc.com.au/Terms](http://www.virtualvc.com.au/Terms) or phone 1300 079 267.
  - (b) The preloaded credit on the digital card will expire as per the expiry date shared in the email.
  - (c) The eGift Card cannot be redeemed for cash, reloaded, returned for a refund, or be replaced after expiry and is not legal tender, an account card, a credit or security.
  - (d) Any dispute about goods or services purchased with the eGift Card must be resolved with the retailer. To the extent permitted by law, Edge Loyalty and the Promoter's liability is limited to replacing faulty eGift Cards.
  - (e) Please refer any eGift Card transaction enquiries to Edge Loyalty. Neither the Promoter nor Edge Loyalty is able to reverse any approved transactions.
14. The eGift is not transferable or exchangeable. The Promoter and/or Edge Loyalty may subject Virtual Visa card to verification and security checks in its absolute discretion. For full Terms of Use visit [www.virtualvc.com.au/Terms](http://www.virtualvc.com.au/Terms)
15. 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 and Edge Loyalty (including their officers, employees and agents) 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 or Edge Loyalty's control);
  - (b) any theft, unauthorised access or third party interference;
  - (c) any eGift Card that is late, lost, altered, damaged or misdirected due to any reason beyond the reasonable control of the Promoter or Edge Loyalty;
  - (d) any tax liability incurred by a customer (independent financial advice should be sought); or
  - (e) accepting and/or using a gift.

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 reserves the right to withdraw or substitute all or part of this Offer with another offer of equal or greater value at the Promoter's sole discretion. Customers participating in the Offer will not be entitled to any additional compensation in the event that the gift or element of a gift has been substituted at equal or greater value.

17. Once the Virtual Visa Card has been despatched via email, the Promoter or Edge Loyalty will not be responsible for and will be discharged for any delay or failure to deliver the eGift Card.
18. 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.
19. 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.
20. The Promoter (subject to State and Territory legislation) reserves the right to amend, 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.
21. Personal information is being collected by Edge Loyalty and the Promoter for the purpose of conducting and promoting the Offer, and to assist the Promoter to improve its services. For this purpose, personal information may be disclosed by the Promoter and or Edge Loyalty to organisations, including but not limited to agents, related entities, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. By participating in the Offer, a customer consents to storage and use of their personal information by Edge Loyalty in accordance with its Privacy Policy (at [http://www.edgeloyalty.com.au/Privacy\\_Policy.php](http://www.edgeloyalty.com.au/Privacy_Policy.php)) and 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 customer may not participate in this promotion. Each Privacy Policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their personal information, and how each of the Promoter and/or Edge Loyalty will deal with such a complaint.