

Terms & Conditions

nib “Up To \$400 Virtual Prepaid Visa Card May and June 2021” Offer

Terms and Conditions

1. These Terms and Conditions apply to the nib “Up To \$400 Virtual Prepaid Visa Card May and June 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**”). The Promoter has engaged Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 (Edge Loyalty Systems Pty Ltd, Level 1, 534 Church St, Richmond, VIC 3121, Australia), phone 1300 737 968 (**Edge Loyalty**) to undertake the fulfilment of the offer.
3. The Offer commences at 12:00 am AEST on 01 May 2021 and closes at 11.59pm AEST on 30 June 2021 (“**Offer Period**”). Policies joined after 11.59pm AEST on 30 June 2021 will not be eligible for the Offer.
4. The 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 Entrants**”).
5. The Offer is only available to Eligible Members who join an nib **combined Hospital and Extras Australian resident’s health insurance product “nib ARHI product”**) through nib’s approved online channels during the Offer Period (“**Eligible Product**”), and does not apply to a purchase of an 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 or Apia Health Insurance policies, or those moving from one of these products to an nib ARHI product. The Offer excludes any non-health related insurance products (e.g. Travel) and dependants moving from family/parent’s 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 applicable terms and conditions advised by nib in relation to the selection of policy start dates.
7. The offer consists of one (1) Virtual Prepaid Visa Card valued at AUD\$200 (inclusive of GST) for single policies, or AUD\$400 (inclusive of GST) for couples, families or single parent family policies (“**gift**” or “**Virtual Prepaid Visa Card**”). The Virtual Prepaid Visa Card can be used at any website online that accepts Visa. It cannot be used in-store.
8. Eligible Entrants must meet all following entry requirements (“**Entry Requirements**”):
 - a) the Eligible Entrant must successfully join an Eligible Product during the Offer Period through one of nib’s approved online channels (using the

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nib website www.nib.com.au, nib mobile site or tablet);

- b) the Eligible Entrant must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being:

12 August 2021 for policies purchased between **01 May 2021** and **31 May 2021** and;

15 September 2021 for policies purchased between **01 June 2021** and **30 June 2021**.

the Offer will be forfeited if not an active policyholder on this date.

- c) the Eligible Entrant must not be a current policyholder of a product issued by nib (including Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, nib International Workers Health Insurance, nib Overseas Students Health Insurance or nib Corporate Health Insurance) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 6 months before or during the Offer Period;
- d) the Eligible Entrant must have a valid email address applied to their policy; and
- e) the Eligible Entrant must not be an employee of the Promoter.
9. Limit of one Offer per policy for each Eligible Product commenced during the Offer Period.
10. The Offer cannot be combined with any other offer or promotion except for nib's "2 & 6 Month Waiver" offer.
11. Once an Eligible Entrant has satisfied the Entry Requirements, Edge Loyalty will email the Eligible Entrant a letter of confirmation to their nominated email address between 60 and 75 days after the date of joining to confirm that the entrant has qualified for participation in the Offer. This email will include a unique code and a link to a website where the Eligible Entrant must complete the claim form with their nominated delivery address and unique code within 60 days of receiving their code letter of confirmation. The Virtual Prepaid Visa Card will be emailed within approximately 5

working days from the date of successfully claiming their eGift Card.

12. Each Eligible Entrant acknowledges that:
- a) The Prepaid Virtual Visa account can only be used in shopping environments where a physical card is not required (online, over the phone or mail order). It cannot be used for face to face transactions at merchants, financial institutions or ATMs. The account cannot be used to make transactions that exceed the available balance. For such a transaction, you need to pay the difference by another method if the site or merchant agrees.
- b) The preloaded value on the Virtual Prepaid Visa Card will expire as per the expiry date shared in the email. Once the Virtual Prepaid Visa Card expires any remaining balance will be forfeited. Balances can be checked at <https://virtualvc.com.au/>
- c) A 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the account.
- d) The Virtual Prepaid Visa 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. See the full Terms for the Virtual Prepaid Visa Card at <https://virtualvc.com.au/Terms>
- e) Any dispute about goods or services purchased with the Virtual Prepaid Visa 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 Virtual Prepaid Visa Cards.
- f) The Promoter has no obligation to replace or refund value for misused, lost, stolen or damaged accounts. You are responsible for all transactions on the account, except where there has been fraud or negligence by our staff or agents. If you notice any error relating to the account, you should notify ELS Client Services immediately on 1300 079 267 during business hours, visit <https://virtualvc.com.au/ContactUs> or email info@giftcardplanet.com.au
- g) The Visa Virtual Gift Card is issued by Heritage Bank Limited ABN 32 087 652 024 AFSL 240984, ACL 240984 pursuant to a

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license from Visa Worldwide Pte Ltd. Please visit <http://virtualvc.com.au/> to review the card terms and conditions, to check the card expiry and the card balance.

- h) In order to use the Virtual Visa Voucher, Prepaid Virtual Visa Accounts must be activated online at <https://virtualvc.com.au/Register> within two (2) months of receiving it by entering your Virtual Visa Voucher access code. Once fully registered, a 16-digit Account number will be displayed on the account activation screen and the account's expiry date and CVV2 security code will be emailed to the email address provided. The Virtual Visa Voucher will expire six (6) months from date of activation.
- i) The account is valid for six (6) months from the date of on-line activation or until the entire value has been exhausted, whichever occurs first. At expiry, the remaining available balance will be forfeited.
13. 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 promotion, 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.
14. 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).
15. 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.
16. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
17. 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 Offer.
18. 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.
19. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Offer, and to assist the Promoter to improve its services. By entering this promotion, an entrant 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 entrant may not participate in this Offer.

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nib “2 and 6 Month Waiver”

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1. These Terms and Conditions apply to the nib “2 and 6 Month Waiver” (“**Waiver**”). 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 Waiver commences at 12:00 am AEDT on 01 March 2021 and shall remain available unless the Promoter amends, withdraws, cancels or suspends the Waiver in accordance with clause 16 (“**Waiver Period**”).
4. The Waiver 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 Waiver is only available to Eligible Members who join an **nib combined Hospital and Extras Australian resident’s health insurance product (“nib ARHI product”)** through nib’s approved online channels during the Waiver Period (“**Eligible Product**”), and does not apply to a purchase of 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 or Apia Health Insurance, or those moving from one of these products to a nib ARHI product. The Waiver excludes any non-health related insurance products (e.g. Travel) and dependants moving from family/parent’s health cover to their own policy.
6. 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.
7. The Waiver consists of waiving the 2- and 6-month waiting period for Eligible Members on all Extras services that normally require a 2- or 6-month waiting period under the relevant Eligible Product.
8. Eligible Member must meet all of the following requirements (“**Eligibility Requirements**”):
 - a) the Eligible Member must successfully join an Eligible Product during the Waiver Period through one of nib’s approved online channels (using the nib website www.nib.com.au, nib mobile site or tablet);
 - b) the Eligible Member must not be a current policyholder of a product issued by nib (including Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, nib International Workers Insurance or nib Overseas Students Insurance) at the time of joining the Eligible Product, or have joined and cancelled any of these policies 6 months before or during the Waiver Period;
 - c) the Eligible Member must have a valid email address applied to their policy; and
 - d) the Eligible Member must not be an employee of the Promoter.
9. The Waiver cannot be combined with any other offer or promotion unless otherwise stated.
10. The Promoter will apply the Waiver at the policy start date of Eligible Product.
11. 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.
12. 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 Waiver, 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

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- d) accepting and/or using the Waiver.
13. 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).
 14. The Promoter may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Waiver. Eligible Members will not be entitled to any additional compensation in the event that the Waiver or element of the Waiver has been amended, withdrawn, cancelled, or suspended.
 15. 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 Waiver in whole and no substitute will be offered.
 16. 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 Waiver.
 17. The Promoter (subject to State and Territory legislation) reserves the right to amend, withdraw, cancel or suspend this Waiver if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Waiver.
 18. Personal information will be collected by the Promoter for the purpose of conducting and promoting this Waiver, and to assist the Promoter to improve its services. By receiving this Waiver, an 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 Waiver.