Terms & Conditions

nib "12 Weeks Free May - June 2026"

Offer Terms and Conditions

1. These Terms and Conditions apply to the nib join Offer, to join and receive "12 Weeks Free" (**Offer**).
2. The Promoter of this Offer is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 (**Promoter** or **nib**). By joining, claimants agree to be bound by these conditions.
3. The Offer commences at 12:00 am (AET) on 01 May 2026 and closes at 11.59 pm (AET) on 30 June 2026 (**Offer Period**). Policies joined after 11.59 pm (AET) on 30 June 2026 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 an nib **combined Hospital and Extras Australian** resident's health insurance product (**nib ARHI product**) through nib's approved channels 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

   (a) any other terms and conditions imposed by nib in relation to the selection of policy start dates.

8. The Offer consists of adjusting the "paid to" date on the qualifying policy to reflect the reduction of the premium payable for an amount equating to 12 Weeks of the annual premium **over two Fulfilment Dates** as follows:

   (b) <u>on Fulfilment date 1</u>: **8 weeks** free on **29 July 2026** for joins in May 2026 and **26 August 2026** for joins in June 2026**.**

   (c) <u>on Fulfilment date 2:</u> **4 weeks** free on **30 June 2027** for joins in May 2026 and **28 July 2027** for joins in June 2026**.**

9. To receive the Offer, Eligible Members must:

   (d) successfully join an Eligible Product during the Offer Period through one of nib's approved channels (using the nib website www.nib.com.au, nib mobile site, tablet or through nib's Contact Centre). Ineligible products are Basic Kickstarter.

   (e) maintain the Eligible Product up to the date of the Offer being applied to the active policy, being Fulfilment 1: **29 July 2026** for joins in May 2026 and **26 August 2026** for joins in June 2026**.** Fulfilment 2: 30 **June 2027** for joins in May 2026 and **28 July 2027** for joins in June 2026 (Fulfilment Date) and the Offer will be forfeited if the Eligible

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

Member is not an active policyholder on the Fulfilment Date , if premium payments are not up to date on the Fulfilment Date or if the policy is cancelled prior to the end of the adjusted "paid to" date provided under the Offer.

(f) 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.

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

(h) not be an employee of the Promoter (together the **Eligibility Requirements**).

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

11. The Offer cannot be combined with any other offer or promotion.

12. If an Eligible Member has satisfied the Eligibility Requirements, the Promoter will email the Eligible Member to confirm they have qualified for the Offer and that the adjustment of their "paid to" date on their policy has been adjusted to credit their policy in accordance with clause 8 of these Terms and Conditions.

13. 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.

14. 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 Offer.

(i) 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).

15. 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.

16. The Promoter is not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.

17. 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.

18. Personal information will be collected by 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 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 Offer.

nib “2 and 6 Month Waiver May and June 2026”

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(j) These Terms and Conditions apply to the nib join Offer, to join and receive a “2 and 6 Month Waiver May and June 2026” (**Waiver**).

(k) The Promoter of this Waiver is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 (**Promoter** or **nib**). By joining, claimants agree to be bound by these conditions.

(l) The Waiver commences at 12:00 am (AET) on 1 May 2026 and shall remain available unless nib amends, withdraws, cancels or suspends the Waiver in accordance with these Terms and Conditions.

(m) 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**).

(n) 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 channels 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).

(o) nib may request proof of identity, residency and eligibility to ensure the Eligible Member meets the Private Health Insurance requirements for the Eligible Product.

(p) 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:

(q) these Terms and Conditions (including but not limited to the Eligibility Requirements); and

(r) any other terms and conditions imposed by nib in relation to the selection of policy start dates.

(s) 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.

(t) To receive the Waiver, Eligible Members must:

(u) successfully join an Eligible Product during the Waiver Period through one of nib’s approved channels (using the nib website www.nib.com.au, nib mobile site, tablet or through nib’s Contact Centre). Ineligible products include Basic Kickstarter.

(v) not be a current policyholder of a product issued by nib (including nib Corporate Private Health

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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.

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

(x) not be an employee of the Promoter (together the **Eligibility Requirements**).

(y) The Waiver can only be combined with the "Get 12 Weeks Free May and June 2026" offer.

(z) The Promoter will apply the Waiver at the policy start date of the Eligible Product. The Waiver becomes effective for claims only once the first premium payment has been successfully processed and the policy is deemed financial. Until the policy is financial, the Waiver will not apply to any claims.

(aa) 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.

(bb) 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.

(cc) 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).

(dd) The Promoter 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.

(ee) 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. 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.

(ff) 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.

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