

Terms & Conditions

nib “Up To \$400 Virtual Visa Account October 2021” Offer Terms and Conditions

1. These Terms and Conditions apply to the nib “Up to \$400 Virtual Visa Account 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 October 2021 and closes at 11.59pm (AEDT) on 31 October 2021 (“**Offer Period**”). Policies joined after 11.59pm (AEDT) on 31 October 2021 will not be eligible for the Offer
4. This 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 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 online channels during the Offer 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, ING, 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/parents 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 other terms and conditions imposed by nib in relation to the selection of policy start dates.
7. The Offer consists of one (1) Virtual Visa Account valued at AUD\$200 (inclusive of GST) for single policies, or AUD\$400 (inclusive of GST) for couple, family, or single parent family policies (“**gift**” or “**Virtual Visa Account**”). The Virtual Visa Account can be used at any website online that accepts Visa. It cannot be used in-store.
8. Eligible Members must meet all of the following requirements (**Eligibility Requirements**):
 - (a) the Eligible Member must successfully join an Eligible Product during the Offer 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 maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **12 January 2022 (Fulfilment Date)** and the Offer will be forfeited if the Eligible Member is not an active policyholder on the Fulfilment Date.
 - (c) 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, ING, nib International Workers Health Insurance,

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- nib Overseas Students Health Insurance or nib Corporate Health Insurance) at the time of joining the Eligible Product, or have joined and cancelled any of these policies 6 months before or during the Offer Period;
- (d) the Eligible Member must have a valid email address applied to their policy; and
- (e) the Eligible Member 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 and 6 Month Waiver" offer.
11. If an Eligible Member has satisfied the Eligibility Requirements, Edge Loyalty will email the Eligible Member a letter of confirmation to their nominated email address between 60 and 75 days following the end of the offer month (or offer period) 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 activate the unique code within 60 days of receiving their code letter of confirmation. The Visa Virtual Account will be emailed within approximately 5 working days from the date of successfully claiming their eGift Card.
12. Each Eligible Member acknowledges that:
- a) The 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 Visa Account 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 Visa Account 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 Visa Account 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 Visa Account.
- 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 Account is issued by Heritage Bank Limited ABN 32 087 652 024 AFSL 240984, ACL 240984 pursuant to a 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 Account, 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 Account 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 Account 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

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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 Offer, including but not limited to:

- (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's 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.

- 14. 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 its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Offer, including replacing any part of this Offer with another offer of equal or greater value at the Promoter's sole discretion. Eligible Members 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 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. 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 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.