Terms & Conditions

nib "2 and 6 Month Waiver September and October 2026"

Terms and Conditions

(a) These Terms and Conditions apply to the nib join Offer, to join and receive a "2 and 6 Month Waiver September and October 2026" (**Waiver**).

(b) 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.

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

(d) 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**).

(e) 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).

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

(g) 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:
  (h) these Terms and Conditions (including but not limited to the Eligibility Requirements); and
  (i) any other terms and conditions imposed by nib in relation to the selection of policy start dates.

(j) 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.

(k) To receive the Waiver, Eligible Members must:
  (l) 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.
  (m) 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

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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.

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

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

(p) The Waiver cannot be combined with any other offer or promotion unless otherwise stated.

(q) 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.

(r) 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.

(s) 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.

(t) 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).

(u) 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.

(v) 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.

(w) 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.