

Terms & Conditions

nib OSHC Discount

Terms and Conditions

1. These Terms and Conditions apply to the nib OSHC Discount (**Offer**). By receiving the Offer, claimants agree to be bound by these conditions.
2. The Offer commences at 12:00 am (AEST) on 1 June 2022 and closes at 11.59pm (AEDT) on 31 December 2022 ("**Offer Period**"). Policies purchased after 11.59pm (AEDT) on 31 December 2022 will not be eligible for the Offer.
3. The Offer consists of a discount on premiums payable for the purchase of an nib OSHC Core for Singles cover ("**Eligible Product**") by new members during the Offer Period. To be eligible, members must provide a valid email address at the time of purchase.
4. The amount of discount applicable to the premium for the Eligible Product varies depending on policy duration, as set out in the table below. The discount is applied to payments made upfront for the full duration of the visa period, from the policy commencement date.

Policy Duration	nib OSHC Core (Singles Cover) Applicable Discount
1 year	7.44%
2 years	13.56%
3 years	15.59%
4 years	12.27%
5 years	13.36%
5. The Offer does not apply to the purchase of nib OSHC Core for Couples and Family, an nib health insurance, nib overseas visitor health insurance or 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. The Offer is not available to current nib OSHC policy holders or to those who have joined and cancelled the Eligible Product six months before or during the Offer Period.
7. The Offer will be applied at the date of submission and cannot be combined with any other offer or promotion.
8. nib reserves the right to:
 - (a) amend, cancel or suspend the Offer during the Offer Period at its discretion;
 - (b) withdraw or substitute all or part of this Offer with another offer of equal or greater value at its sole discretion; and
 - (c) disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate the Offer.
9. Personal information collected in connection with the purchase of the Eligible Product and conducting and promoting the Offer will be collected, stored and used in accordance with nib's Privacy Policy - <https://www.nib.com.au/legal/privacy-policy>). If the personal information is not provided, the customer may not purchase the Eligible Product or participate in the Offer. The 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 nib deals with such a complaint.