

Frequently Asked Questions

What is nib Rewards?

As a valued nib member, you can enjoy the benefits of nib Rewards to help you save with access to hundreds of discounts and offers on major brands. It's our way of saying thanks for being with nib.

As you shop, you'll also earn points on eligible purchases and save on your next purchase.

Whether you're looking for discounts on the delicious, the entertaining, the everyday, or saving up for something special, make your membership work for you with nib Rewards.

eGift Cards

What is an eGift card?

An eGift card is an electronic version of a gift card that is delivered directly to your nib Rewards eWallet and registered email, eliminating delivery time and postage fees. eGift cards are also known as digital gift cards.

How can I make an eGift card purchase?

1. In the menu on the left, click 'Rewards' (gift icon).
2. Click on 'eGift cards' and click on the retailer of your choice. Enter the value and quantity of the eGift card you would like to purchase. Add to cart.
3. Click 'Checkout', and then select your available payment method. You may select points, credit/debit

card, or other payment options made available.

4. Click 'Pay' to complete the purchase process.

When do eGift cards expire?

eGift card expiration dates will vary depending on each retailer. You may check the expiration/validity periods of an eGift card by selecting a retailer and checking the 'Validity Period' of the eGift card at the bottom of 'Details'.

How do I view my eGift card order history?

Order history can be viewed by clicking on 'Activity' (graph icon) in the menu on the left.

Why do retailers provide different denominations for their eGift cards?

Each retailer has their own set of available values for eGift cards on nib Rewards. Some retailers have allowed customers to manually adjust their order amount and others have opted for fixed amounts e.g. \$25, \$50, \$100.

Why do I have eGift card purchase limits on my Rewards account?

Spending limits are platform-wide and are not specific to your nib Rewards account. These limits are set in place to ensure we can continue to offer you great discounts on everyday spending. Please note, that individual retailer limits may also apply; you can find information on individual retailer limits under the 'Details' section before you finalise your purchase.

What if my eGift card does not work in store, what can I do?

If you are having issues redeeming your eGift Card, please review the terms and conditions to confirm it can be used in store. Once confirmed, check the balance of the card to ensure it has sufficient funds. You can check it via the retailer's website, or by calling their support line. If you continue to experience issues, please email our Rewards Support Team by clicking 'Help' under Settings (clog icon) on the bottom left (web) or under menu (within the app).

What happens if an eGift card retailer goes into liquidation or no longer exists?

Once a retailer goes into liquidation/administration we immediately cease selling their eGift cards/vouchers. As per standard terms and conditions, unredeemed eGift cards with remaining balances cannot be refunded. Members will need to contact the retailer directly.

Can I reload an eGift card after I've spent the full value?

No, you will need to purchase a new eGift card.

Where can I find my purchased eGift cards?

All purchased eGift cards are delivered directly to your nib Rewards eWallet and are also dispatched via email. Once logged into your nib Rewards account, simply click on your profile (person icon) in the top right and refer

to 'My ePurchases' to locate your purchased eGift cards.

When will I be able to access my eGift Card purchase?

Once an order has been successfully processed, a confirmation email will be sent to the email address provided. eGift cards can also be accessed via 'My ePurchases' located in the eWallet when you click on your profile (person icon) in the top right. Please note, that although we make best efforts for instant delivery, this may take up to 72 hours to appear in your eWallet.

Can I print an eGift card?

Yes, eGift cards can be printed and presented in-store for redemption. To print an eGift card: go to 'My ePurchases' via the profile icon, click on the eGift card you would like printed, and select the Print option.

How do I redeem an eGift card?

nib Rewards enables you to quickly receive and store your purchases in a digital format to allow you to access them while on the move. Simply present your eGift card on your mobile device, and the cashier will either scan the barcode or enter the card details at the point of sale. If a PIN is applicable this must also be entered.

Alternatively, you may print the eGift card before you leave home and hand this to the cashier.

What is my eGift card balance?

If you do not know the balance of your eGift card, you can check it via the retailer's website, or by calling their support line.

If you know how much you have left, you can manually update the balance within 'My ePurchases' by entering the amount and clicking the 'Update' button located on the eGift card. The balance of an eGift card in the eWallet is **not** automatically updated once you have used it to make a purchase.

Are eGift cards refundable?

Once an order has been processed and the eGift card has been dispatched, we are not able to provide a refund. Please note that all eGift cards are to be treated as cash once they have been purchased. If you have any other questions, please refer to the program Terms and Conditions found under Settings (clog icon) on the bottom left (web) or under menu (within the app).

How can I find deleted eGift cards?

All deleted eGift Cards can be accessed by clicking your profile in the top right and clicking 'View all' next to the 'My ePurchases'. Then click on the 'Archived' tab and you will be able to see any eGift cards you have deleted/archived. If you wish to move any deleted/archived eGift cards to the 'Current' tab, just click 'Restore'.

Why have I not received my eGift Cards?

If you have not yet received your eGift cards, please email our Rewards Support Team by clicking 'Help' under Settings (clog icon) on the bottom left (web) or under menu (within the app).

Online Offers

What are Online Offers?

Online offers is a dedicated marketplace to access a variety of offers for which you can earn points.

How to access on Online Offers?

1. In the menu on the left, click 'Rewards' (gift icon).
2. Click 'Online Offers'. Here you are able to view all retailers, search for availability, and sort by category.
3. Click on the retailer of your choice. This page will bring up further information on the retailer and show all associated options.
4. Click 'Shop now' and 'Go to Website' to be taken to the retailer's website, and anything you purchase via that link will be reviewed for points back eligibility.

Cinema eVouchers

How do I purchase a cinema eVoucher?

1. In the menu on the left, click 'Rewards' (gift icon).
2. Select 'Cinemas' and select the cinema of your choice.

3. Select your preferred eVoucher ticket type.
4. Select the number of eVouchers you would like to purchase.
5. Select 'Add to cart'
6. Complete your payment through the checkout.

What happens after I purchase a cinema eVoucher?

Your cinema eVouchers will be sent to your email and be available in your Rewards eWallet under "My ePurchases" with instructions on how to redeem.

Please note, although we make best efforts for instant delivery, this may take up to 72 hours to appear in your Rewards eWallet. Please check your email junk/spam folder if you don't receive it within 72 hours.

eVouchers can be redeemed on site at the box office or used to book online. Please note, any online booking fees payable are charged by the cinema provider.

Can I get a student or pensioner discount on a cinema eVoucher?

eVouchers tickets are sold at a flat price, which means that everyone can take advantage of the best-priced tickets.

How do I use a cinema eVoucher to book a ticket online?

- **Event Cinemas:** When you 'Choose your Tickets', at the top of the page expand the 'I have a

voucher / code' field by selecting the plus symbol, enter the voucher number and PIN from your eVoucher. Repeat this step to redeem multiple vouchers. Please note, you must enter the same voucher details multiple times to redeem a family voucher.

- **Village Cinemas:** When you are selecting your ticket type, there is an icon at the top of the page that asks "Want to use a voucher?". After clicking on this icon, you will be able to enter your voucher code and pin to redeem.
- **HOYTS:** When you are selecting your ticket type, there is a box towards the top of the page titled "Redeem Cinevoucher". All you need to do is enter in the voucher code and pin here to redeem.

Can I change/cancel my cinema tickets or am I eligible for a refund?

As our cinema partners are paid straight away, we are unable to offer refunds once you've made a purchase. Once an order has been confirmed it cannot be changed or cancelled and refunds will not be provided.

You are responsible for taking care to review your order before completing the payment process to ensure that all details are correct, especially the email address to which your eVoucher tickets will be delivered.

On rare occasions, a cinema may cancel or change a planned movie session to which eVoucher tickets have been sold. While we are not responsible for cinema cancellations or changes, we will use our reasonable

endeavours to provide you notice of cancellations and changes prior to the planned session time.

Member Benefits

What is Member Benefits?

Member Benefits is a dedicated marketplace to access a wide-variety of member-only offers and benefits. nib has teamed up with various partners so you can get more value from your membership.

How to access Member Benefit offers?

1. In the menu on the left, click 'Rewards' (gift icon).
2. Click 'Member Benefits'. Here you are able to view all partner brand offers.
3. Click on the offer of your choice. Next you will see further information about the offer and how to redeem. There are 3 different types of offers available:
 - **Show & Save** – Show the picture that populates when at this retailer to redeem.
 - **Coupon Code** – This is a code that can be shown in-store or provided online to redeem the offer.
 - **Website link** – A link to a website where the offer is available for the user to redeem, and the discount is automatically applied at checkout.

Dining (only accessible by eligible members)

How do I see which restaurants are nearest to me?

You can see all Restaurants in your area and their location by clicking on the 'Show Map' or filter by state.

How do I make a Dining purchase?

In the menu on the left, click 'Rewards' (gift icon) and go to Dining. After you have selected a restaurant, you will need to choose the value you would like to purchase and click 'Add to cart'. From here, select your preferred payment method and click 'Pay' to finalise your order.

What happens after I complete my Dining purchase?

Your restaurant eGift card will be stored in your Rewards eWallet and will be sent via email. Simply select your purchase within 'My ePurchases' under your Rewards eWallet or through your email account and present it at the restaurant point of sale to redeem.

eStore (only accessible by eligible members)

What is the eStore?

The eStore allows you to purchase up to 3,000 products at discounted prices. Shop homewares, kids items & toys, travel & leisure, electrical, health & beauty and more.

I received damaged or faulty stock delivered from the eStore. What do I do?

If a product purchased from the eStore is faulty or has been damaged upon delivery, you are required to email all relevant information with a photo to our Rewards Support Team rewards@nib.com.au

Please note, replacement policies are stipulated by our retail partners and may differ from brand to brand.

How will I know once my eStore order has been dispatched?

Once an order has been dispatched, a tracking number will be emailed to you accordingly.

How can I search for an Item in the eStore?

Specific items within the eStore can be searched via the search function located top of screen. On web, you will also have the option to search by Categories, and filter by item, brand and pricing.

Can I refund or return an item I purchased from the eStore?

To ensure that your refund claim is valid, please refer to the terms and conditions on the product page. If you still believe you are entitled to a refund or return of an item purchased from the eStore, please send an enquiry to our Rewards Support Team by clicking 'Help' under Settings (clog icon) on the bottom left (web) or under menu (within the app).

How do I purchase an item from the eStore?

In order to check out an item within the eStore simply:

1. Select the item you would like to purchase.
2. Read the item description and delivery details.
3. Confirm the quantity of products to be ordered.
4. Add the item to the cart.
5. Click 'Checkout'.
6. Confirm your billing and shipping address and payment methods and click 'Pay' to finalise your order.

Is click and collect available for eStore purchases?

No, items purchased within the eStore cannot be picked up in-store.

Rewards Points

How can I earn Rewards points?

Points are earned by members after purchasing eligible eGift cards, cinema eVouchers, dining or online offers (excluding freight, delivery, taxes and GST). The number of points available to be earned is displayed at time of purchase.

How long does it take to receive Rewards points back for shopping?

Points may take up to 120 days after the date of purchase to appear in your eWallet, subject to the terms set by the retailer.

Why haven't I received my Rewards points?

If your order is cancelled, returned or refunded, points will not be payable.

How do I pay using Rewards points?

Your available points balance is stored in your Rewards eWallet. You can use your points to complete a purchase or partially apply them to make a split payment for eGift cards, cinema eVouchers, dining and items from the eStore (only accessible to eligible members).

On checkout, simply select your payment method. Select 'Points' and use the slide bar to select the number of points you want to contribute to the purchase, then click 'confirm'.

If you're making a split payment, you can then select which debit/credit card you wish to use to make the balance of the payment and complete the transaction by progressing through the checkout steps.

Can I redeem my Rewards points for cash?

No, points can only be redeemed on eligible purchase within nib Rewards.

Do my Rewards points expire?

Yes, your points will expire if you haven't logged into your nib Rewards account or earned or redeemed points in the last 12 months.

How do I track my Rewards points?

You can easily check your Rewards points balance through the nib App or your member account.

1. Log in to the nib App or your member account.
2. Select 'Rewards'.
3. Select your profile, the 'person icon' in the top right corner of your screen.
4. View your points balance in your eWallet.

How do I claim any missing Rewards points?

If you believe that there has been an error in the issuance or redemption of your Points you should contact our Rewards Support team as soon as possible by clicking 'Help' under Settings (clog icon) on the bottom left (web) or under menu (within the app).

Can I transfer my Rewards points to other members on my cover?

No, the points you collect in your nib Rewards account are unique to you and cannot be transferred to anyone else on your policy or another member.

What happens to my Rewards points if I cancel my nib membership?

If you cancel your nib membership, your Rewards points will immediately expire and be forfeited.

Account & eWallet

Can everyone covered by my policy access nib Rewards?

All members aged 16 and over, who are covered under the same nib health insurance policy, can access nib Rewards as long as they've registered a unique email address on the policy. Some products however can only be purchased or redeemed by members who are over 18 years of age.

How do I update/change my account details?

When using nib Rewards, you cannot update your profile details. You will need to do this in your nib membership account.

Is nib Rewards compatible with all devices?

Yes, nib Rewards is compatible with all Apple and most Android devices.

Are my details safe?

All personal and financial information is transmitted using the https protocol over a Secure Sockets Layer (SSL), utilising state-of-the-art technology for consumer protection. Behind the scenes, your web browser is sending all personal and financial information over SSL. The eCard purchase process is fully PCI compliant. If you have any questions or concerns, please contact our Rewards Support Team.

We also are committed to ensuring that we meet all the requirements of the National Privacy Principles and the

Privacy Act. For information on our Privacy Policy, please refer to our Privacy Page.

I'm having trouble logging into my Rewards account, what do I do?

If you can't log in, make sure you're entering the unique email address registered to you in your member account and that it's not also registered to another member on your policy. If you're not the policyholder and haven't added your individual email address, ask the policyholder to add it for you in their member account.

For members with private health insurance, you will need to serve your first 30 days of membership with us to access nib Rewards. You won't have access to Rewards if you have suspended or cancelled your policy or your premiums are not up to date.

How do I opt out of nib Rewards communications?

You can opt out of nib Rewards communications by changing your communication preferences in your nib member account. If you opt out, you may no longer be notified of offers and rewards but will still be able to access nib Rewards via your online member account or nib App.