

Terms & Conditions

nib and insurance.com.au “10 Weeks Free” 1 February – 31 March 2025

Offer Terms and Conditions

1. These Terms and Conditions apply to the nib and insurance.com.au join Offer, to join nib and receive “10 Weeks Free” fulfilled throughout the first seven months of an Eligible Policy (**Offer**).
2. The Promoter is nib health funds limited ABN 83 000 124 381 of 22 Honeysuckle Drive, Newcastle NSW 2300 (**nib**) and insurance.com.au PTY LTD ABN 27 163 909 073 of Level 3, 100 Wellington Parade East Melbourne VIC 3002 (insurance.com.au) (**Promoter**). By joining, claimants agree to be bound by these conditions
3. The Offer commences at 12:00 am (AET) on 01 February 2025 and closes at 11.59 pm (AET) on 31 March 2025 (**Offer Period**). Policies joined after 11.59 pm (AET) on 31 March 2025 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 a nib combined Hospital and Extras Australian resident’s health insurance product (**nib ARHI product**) through the referral website <https://cloud.au.nib.com.au/insurancecomau> or through nib’s Contact Centre and quote the Offer 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). Ineligible products include Basic Kickstarter and Basic Accident Hospital.
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
 - b) 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 Eligible Member’s policy to reflect the reduction off the premium payable for an amount equating to 10 weeks of the annual premium. The 10 weeks off will be fulfilled over two instalments in accordance with clause 10 of these Terms and Conditions. The first 5 weeks will be fulfilled in approximately month 3 of the membership (60 – 90 days after joining nib) and the second 5 weeks will be fulfilled in approximately month 7 of the membership (180 – 210 days after joining nib).



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9. To receive the Offer, Eligible Members must:
- a) successfully join an Eligible Product during the Offer Period through one of nib's approved channels (using the nib website <https://cloud.au.nib.com.au/insurancecomau>, nib mobile site or tablet or through nib's Contact Centre and quoting the Offer);
 - b) maintain the Eligible Product up to the date of the Offer being applied to the active policy, being approximately 3 and 7 months after the end of the month in which the Eligible Product is joined (each a **Fulfilment Date**) and the Offer will be forfeited if the Eligible Member is not an active policyholder or if premium payments are not up to date on the Fulfilment Date;
 - c) not be a current policyholder of a product issued by nib (including 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, Apia Health Insurance, ING Health Insurance, Priceline 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.
 - d) have a valid email address applied to their policy; and
 - e) not be an employee of the Promoter (together the **Eligibility Requirements**).
10. The applicable Fulfilment Dates are set out in the table below:
- | Enrolment Date | Fulfilment Date 1 | Fulfilment Date 2 |
|----------------|-------------------|-------------------|
| February 2025 | 30 April 2025 | 27 August 2025 |
| March 2025 | 28 May 2025 | 24 September 2025 |
- 11. Limit of one Offer per Eligible Product commenced during the Offer Period.
 - 12. The Offer cannot be combined with any other offer or promotion from nib, unless specified otherwise.
 - 13. If an Eligible Member has satisfied the Eligibility Requirements, nib will contact the Eligible Member to confirm they have qualified for the Offer.
 - 14. 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.
 - 15. Subject to any rights any person has under any laws, the Promoters excludes all liability to the maximum extent allowed by law, for any loss or damage



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(including loss of opportunity, profits or business) in relation to or resulting from this Offer.

16. 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).
17. The Promoter is not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.
18. 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.
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.