

# Terms & Conditions

## nib “1 Month free March 2020” Offer Terms and Conditions

1. These Terms and Conditions apply to the nib “1 Month Free” March 2020 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”).
3. The Offer commences at 12:00 am (AEST) on 1 March 2020 and closes at 11.59pm (AEST) on 31 March 2020 (“Offer Period”). Policies purchased after 11.59pm (AEST) on 31 March 2020 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 Entrants”).
5. The Offer is only available in conjunction with the purchase of a **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”). 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. The Offer consists of adjusting the “paid to” date on the qualifying policy to reflect the reduction off the premium payable for an amount equating to 1 month (calculated as 30 days) of the annual premium.
7. Eligible Entrants must meet all of the following entry requirements (“Entry Requirements”):
  - (a) the Eligible Entrant must successfully purchase and commence an Eligible Product during the Offer Period through one of nib’s approved online channels (using the nib website [www.nib.com.au](http://www.nib.com.au), nib mobile site or tablet);
  - (b) the Eligible Product must have a policy start date during the Offer Period;
  - (c) The Eligible Entrant must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **15 June 2020**, and the Offer will be forfeited if the Eligible Entrant is not an active policyholder on this date.
  - (d) the Eligible Entrant 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, nib International Workers or nib Overseas Students products or nib Corporate Health plans) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 6 months before or during the Offer Period;
  - (e) the Eligible Entrant must have a valid email address applied to their policy; and
  - (f) the Eligible Entrant must not be an employee of the Promoter.
8. Limit of one Offer per policy for each Eligible Product purchased during the Offer Period.
9. The Offer cannot be combined with any other offer or promotion except for nib’s “2 and 6 Month Waiver” offer.
10. Once an Eligible Entrant has satisfied the Entry Requirements, the Promoter will email the Eligible Entrant confirming they have qualified for the Offer and that the adjustment of their “paid to” date on their policy has been adjusted to credit their policy in accordance with clause 6 of these terms.

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11. Each Eligible Entrant 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.
12. Except for any liability that cannot be excluded by law (in which case that liability is limited to the 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 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 amount.

Nothing in these conditions of entry 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).
13. The Promoter may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Offer, including suspending any part of this Offer with another offer of equal or greater value at the Promoter's sole discretion. Eligible Entrants 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.
14. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
15. Proof of identity, residency and eligibility is at the discretion of the Promoter. In the event that a policyholder cannot provide suitable proof, they may forfeit the Offer in whole and no substitute will be offered.
16. 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 Offer.
17. 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.
18. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Offer, and to assist the Promoter to improve its services. By entering this Offer, an entrant 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 entrant may not participate in this Offer.

## nib “2 and 6 Month Waiver”

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1. These Terms and Conditions apply to the nib “2 and 6 Month Waiver” (“**Waiver**”). 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**”).
3. The Waiver commences at 12:00 am (AEST) on 1 November 2019 and shall remain available unless the Promoter amends, withdraws, cancels or suspends the Waiver in accordance with clause 15 (“**Waiver Period**”).
4. The Waiver 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 Entrants**”).
5. The Waiver is only available in conjunction with the purchase of a **nib combined Hospital and Extras Australian resident’s health insurance product (“nib ARHI product”)** through nib’s approved online channels (“**Eligible Product**”), and does not apply to a purchase of a nib Overseas Students Health Insurance, nib International Workers Health Insurance, Corporate Private Health Insurance, Qantas Insurance, Suncorp, GU Health, AAMI or Apia policy or those moving from one of these products to a nib ARHI product. The Waiver excludes any non-health related insurance products (e.g. Travel) and dependants moving from family/parents health cover to their own policy.
6. The Waiver consists of waiving the 2 and 6 month waiting period for Eligible Entrants on all Extras services that normally require a 2 or 6 month waiting period under the relevant Eligible Product.
7. Eligible Entrants must meet all of the following entry requirements (“**Entry Requirements**”):
  - (a) the Eligible Entrant must successfully purchase and commence an Eligible Product during the Waiver Period through one of nib’s approved online channels (using the nib website [www.nib.com.au](http://www.nib.com.au), nib mobile site or tablet);
  - (b) the Eligible Product must have a policy start date during the Waiver Period;
  - (c) the Eligible Entrant must not be a current policyholder of a product issued by nib (including Qantas Insurance, Suncorp, GU Health, AAMI, Apia, nib International Workers or nib Overseas Students products) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 6 months before or during the Waiver Period;
  - (d) the Eligible Entrant must have a valid email address applied to their policy; and
  - (e) the Eligible Entrant must not be an employee of the Promoter.
8. The Waiver cannot be combined with any other offer or promotion (unless otherwise stated), or a corporate policy rate, or any Apia, Qantas Insurance, Suncorp, GU Health or AAMI policy.
9. The Promoter will apply the Waiver at the time the Eligible Customer takes out the Eligible Product.
10. Each Eligible Entrant 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.
11. Except for any liability that cannot be excluded by law (in which case that liability is limited to the 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 Waiver, including but not limited to:
  - a. any technical difficulties or equipment malfunction (whether or not under the Promoter 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 Waiver.Nothing in these conditions of entry 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).
12. The Promoter may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Waiver at the Promoter’s sole discretion. Eligible Entrants will not be entitled to any additional compensation in the event that the

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Waiver or element of the Waiver has been amended, withdrawn, cancelled, or suspended.

13. Proof of identity, residency and eligibility is at the discretion of the Promoter. In the event that a policyholder cannot provide suitable proof, they may forfeit the Waiver in whole and no substitute will be offered.
14. 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.
15. The Promoter (subject to State and Territory legislation) reserves the right to amend, withdraw, cancel or suspend this Waiver if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Waiver.
16. Personal information is being collected by the Promoter for the purpose of conducting and promoting this Waiver, and to assist the Promoter to improve its services. By entering this Waiver, an entrant 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 entrant may not participate in this Waiver.