

# Terms & Conditions



## nib “2 and 6 Month Waiver, plus \$200 Virtual Visa eGift Card” Offer

### Terms and Conditions

1. These Terms and Conditions apply to the nib “2 and 6 Month Waiver, plus \$200 Virtual Visa eGift Card” 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**”). The Promoter has engaged Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 (Level 1, 500 Chapel St, South Yarra, VIC 3141, Australia), phone 1300 737 968 (**Edge Loyalty**) to undertake the fulfilment of the gift.
3. The \$200 Virtual Visa eGift Card component of the Offer commences at 12:00 am (AEST) on 1 May 2019 and closes at 11.59pm (AEST) on 30 June 2019. Policies purchased after 11.59pm (AEST) on 30 June 2019 will not be eligible for the Offer. The 2 and 6 month waiver component of the Offer commences at 12:00 am (AEST) on 1 February 2019 and shall remain available unless the Promoter amends, withdraws, cancels or suspends this component of the Offer in accordance with clause 14 (“**Offer Periods**”).
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 consists of:
  - (a) one (1) Virtual Visa eGift Card valued at AUD\$200.00 (inclusive of GST) (“**gift**” or “**Virtual Visa eGift Card**”). **The Virtual Visa eGift Card can be used at any website online that accepts Visa. It cannot be used in-store.** and
  - (b) waiving the 2 and 6 month waiting period for Eligible Customers on all Extras services that normally require a 2 or 6 month waiting period under the relevant Eligible Product.
6. The Offer is only available in conjunction with the purchase of **a nib combined Hospital and Extras Australian resident’s health insurance product** through nib’s approved online channels during the Offer Period (“**Eligible Product**”), and does not apply to a purchase of an nib overseas students health insurance, international workers health insurance, corporate private health insurance, Qantas Insurance, Suncorp, AAMI or Apia policies or those moving from one of these products to an nib ARHI 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.
7. Eligible Entrants must meet all following entry requirements (“**Entry Requirements**”):
  - (a) the Eligible Entrant must successfully purchase 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 between 1 May 2019 and 30 June 2019;
  - (c) For the \$200 Virtual Visa eGift Card component of the Offer the Eligible Entrant must maintain the Eligible Product for at

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- least 60 days and the Eligible Product must be paid up to date as at the time of the offer being redeemed. The 2 and 6 month waiver component of the Offer will be applied to the Eligible Product at the time of join.
- (d) the Eligible Entrant must not be a current policyholder of a product issued by nib (including Qantas Insurance, Suncorp, AAMI, Apia, International Workers or 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 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 (1) gift for each Eligible Product purchased during the Offer Period. Where the policy is a couples or family policy with joint policyholders, the gift will be allocated to the primary policyholder.
9. The Offer cannot be combined with any other offer or promotion, a corporate policy rate, or any Apia, Qantas Insurance, Suncorp or AAMI policy.
10. Eligible Entrants who meet the Entry Requirements will be entitled to receive the Offer unless they notify the Promoter that they do not wish to participate in the Offer.
11. Once an Eligible Entrant has satisfied the Entry Requirements in clause 7, Edge Loyalty will email the Eligible Entrant a letter of confirmation to their nominated email address **between 60 and 75 days** after the date of joining to confirm that the entrant has qualified for participation in the Offer. This email will include a unique code and a link to a website where the Eligible Entrant must complete the claim form with their nominated delivery address and unique code within 60 days of receiving their code letter of confirmation.
12. The gift card will be emailed by the Promoter to the nominated email address provided at time of claiming the eGift Card, within approximately 5 working days from date of successfully claiming their Gift Card.
13. Each Eligible Entrant acknowledges that:
- (a) The Virtual Visa account can only be used in shopping environments where a physical card is not required (online, over the phone or mail order). It cannot be used for face to face transactions at merchants, financial institutions or ATMs. The account cannot be used to make transactions that exceed the available balance. For such a transaction you need to pay the difference by another method if the site or merchant agrees.
- (b) The preloaded credit on the digital card will expire as per the expiry date shared in the email. Once the digital card expires any remaining balance will be forfeited. Balances can be checked at <https://virtualvc.com.au/>
- (c) A 2.99% foreign exchange conversion fee applies to transactions in any currency other than Australian dollars and is calculated on the Australian dollar transaction amount. This will be included in the total transaction amount debited to the account.
- (d) The Virtual Visa eGift Card cannot be redeemed for cash, reloaded, returned for a refund, or be replaced after expiry and is not legal tender, an account card, a credit or security. See the full Terms for the Virtual Visa at <https://virtualvc.com.au/Terms>
- (e) Any dispute about goods or services purchased with the Visa eGift Card must be resolved with the retailer. To the extent permitted by law, Edge Loyalty and the Promoter's liability is limited to replacing faulty eGift Cards.
- (f) The Promoter has no obligation to replace or refund value for misused, lost, stolen or damaged accounts. You are responsible for all transactions on the account, except where there has been fraud or negligence by our staff or agents. If you notice any error relating to the account, you should notify ELS Client Services immediately on 1300 079 267 during business hours, or alternatively email [customerservice@edgeloyalty.com.au](mailto:customerservice@edgeloyalty.com.au).
14. 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

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loss of opportunity); whether direct, indirect, special or consequential, arising in any way in connection with this promotion, 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 Virtual Visa eGift Card that is late, lost, altered, damaged or misdirected due to any reason beyond the reasonable control of the Promoter or Edge Loyalty;
- (d) any tax liability incurred by a customer (independent financial advice should be sought); or
- (e) accepting and/or using a gift.

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).

15. 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.
16. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
17. 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.
18. 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 promotion.
19. 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.

20. Personal information is being collected by Edge Loyalty and the Promoter for the purpose of conducting and promoting this promotion, and to assist the Promoter to improve its services. For this purpose, personal information may be disclosed by the Promoter and or Edge Loyalty to organisations, including but not limited to agents,