

Terms & Conditions

nib “Up To \$400 Virtual Visa eCard October 2020” Offer

Terms and Conditions

1. These Terms and Conditions apply to the nib “Up To \$400 Virtual Prepaid Visa eCard October 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**”). The Promoter has engaged Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 (Edge Loyalty Systems Pty Ltd, Level 1, 534 Church St, Cremorne, VIC 3121, Australia), phone 1300 737 968 (**Edge Loyalty**) to undertake the fulfilment of the offer.
3. The Offer commences at 12:00 am (AEST) on 1 October 2020 and closes at 11.59pm (AEST) on 31 October 2020 (“**Offer Period**”). Policies purchased after 11.59pm (AEST) on 31 October 2020 will not be eligible for the Offer.
4. The 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**”), and does not apply to a purchase of an 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 or Apia Health Insurance 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/parent’s health cover to their own policy.
6. The offer consists of one (1) Virtual Prepaid Visa Card valued at AUD\$200.00 (inclusive of GST) for single policies, or AUD\$400.00 (inclusive of GST) for couples, families or single parent family policies (“**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.
7. Eligible Entrants must meet all 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, nib mobile site or tablet);
 - b) the Eligible Entrant must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **14 January 2021**. The Offer will be forfeited if not an active policyholder on this date.
 - c) 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 Health Insurance, nib Overseas Students Health Insurance or nib

Terms & Conditions continued

- Corporate Health Insurance) at the time of joining the Eligible Product, or have joined and cancelled an Eligible Product 6 months before or during the Offer 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. 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 & 6 Month Waiver" offer.
 10. Once an Eligible Entrant has satisfied the Entry Requirements, 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. The Virtual Visa eGift Card will be emailed within approximately 5 working days from the date of successfully claiming their eGift Card.
 11. Each Eligible Entrant acknowledges that:
 - a) The Pre-paid 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 value 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.
 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 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 tax liability incurred by a customer (independent financial advice should be sought); or
 - d) accepting and/or using the offer amount.
 13. Nothing in these conditions of entry restricts, excludes, modifies or purports to restrict, exclude or modify any statutory consumer rights under any
- 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 eGift Card 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

Terms & Conditions continued

applicable law including the Competition and Consumer Act 2010 (Cth).

14. 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.
15. The Promoter is not responsible for any undelivered emails due to an entrant's spam filters or email settings.
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 promotion, 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”

Terms and Conditions

1. These Terms and Conditions apply to the nib “2 and 6 Month Waiver” (“**Waiver**”). By participating, entrants 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 October 2020 and shall remain available until the Promoter amends, withdraws, cancels or suspends the Waiver in accordance with clause 15 of these Terms and Conditions (“**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 Members**”).
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 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 or Apia Health Insurance, or those moving from one of these products to an nib ARHI product. The Waiver excludes any non-health related insurance products (e.g. Travel) and dependants moving from family/parent’s health cover to their own policy.
6. The Waiver consists of waiving the 2- and 6-month waiting period for Eligible Members on all Extras services that normally require a 2- or 6-month waiting period under the relevant Eligible Product.
7. Eligible Members must meet all of the following requirements (“**Eligibility Requirements**”):
 - a) the Eligible Member 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, nib mobile site or tablet);
 - b) the Eligible Product must have a policy start date during the Waiver Period;
 - c) the Eligible Member 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 Insurance or nib Overseas Students Insurance) at the time of joining the Eligible Product, or have joined and cancelled any of these policies 6 months before or during the Waiver Period;
 - d) the Eligible Member must have a valid email address applied to their policy; and
 - e) the Eligible Member must not be an employee of the Promoter.
8. The Waiver cannot be combined with any other offer or promotion unless otherwise stated.
9. The Promoter will apply the Waiver at the time the Eligible Member takes out the Eligible Product.
10. Each Eligible Member 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.
12. Nothing in these 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).

Terms & Conditions continued

13. The Promoter may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Waiver. Eligible Members will not be entitled to any additional compensation in the event that the Waiver or element of the Waiver has been amended, withdrawn, cancelled, or suspended.
14. 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.
15. 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.
16. 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.
17. Personal information will be collected by the Promoter for the purpose of conducting and promoting this Waiver, and to assist the Promoter to improve its services. By receiving this Waiver, an 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 Waiver.