

Terms & Conditions

nib “September 2 and 6 Month Waiver” Offer

Terms and Conditions

1. These Terms and Conditions apply to the nib “September 2 and 6 Month Waiver” Offer (**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 commenced at 12:00 am (AEST) on 1 February 2019 and ends on 30 September 2019 (“**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** through nib’s approved online channels (“**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 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 Members must meet all of following requirements (“**Waiver Requirements**”):
 - (a) the Eligible Members must successfully purchase an Eligible Product during the Waiver Period through one of nib’s approved channels (using the nib website www.nib.com.au, call centre, retail centre or through a Broker);
 - (b) the Eligible Product must have a date joined fund during the Waiver Period;
 - (c) the Eligible Member must not have joined and cancelled an Eligible Product in the last 6 months;
 - (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 Promoter will apply the 2 and 6 month waiver at the time the Eligible Member takes out the Eligible Product.
9. 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:

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- 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.
 - e. 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).
10. (Subject to State and Territory legislation), the Promoter may, at its sole discretion and at any time, amend, withdraw, cancel, suspend all or any part of this Waiver including, but not limited to where if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Waiver. .
11. 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.
12. 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.
13. 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, a claimant 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 claimant may not participate in this Waiver.