

Terms & Conditions

nib and insurance.com.au “Up to \$500 nib Digital Visa Gift Card” 01 April 2025 – 30 June 2025

Offer Terms and Conditions

1. These Terms and Conditions apply to the nib and insurance.com.au join Offer, to join and receive “Up to \$500 nib Digital Visa Gift Card” (**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 April 2025 and closes at 11.59 pm (AET) on 30 June 2025 (**Offer Period**). Policies joined after 11.59 pm (AET) on 30 June 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 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).
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 providing the Member with a nib visa digital Gift Card, via email, for an amount equating to a maximum of AUD\$500 (inclusive of GST) as outlined in clause 10.
9. The value of the Offer that an Eligible Member is eligible to receive is determined by:
 - a) the chosen Hospital cover under the Eligible Product; and
 - b) whether the Eligible Product is a: Singles cover; or Couples, Families or Single Parents cover.
10. The maximum gift card amount that an Eligible Member can receive is set out in the tables below.



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Singles covers	
Hospital cover (purchased with any Extras cover)	Max Gift Card
Basic Care, Basic Essential and Bronze Protect Hospital	\$125
Bronze Hospital	\$150
Silver Secure, Silver and Silver Select Hospital	\$175
Silver Advantage Hospital	\$200
Gold Hospital	\$250

Couple, Family and Single Parent covers	
Hospital cover (purchased with any Extras cover)	Max Gift Card
Basic Care, Basic Essential and Bronze Protect Hospital	\$250
Bronze Hospital	\$300
Silver Secure, Silver and Silver Select Hospital	\$350
Silver Advantage Hospital	\$400
Gold Hospital	\$500

11. To receive the Offer, Eligible Members must:
- 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/insuran> cecomau, nib mobile site or tablet or through nib's Contact Centre). Ineligible products include Basic Kickstarter and Basic Accident Hospital.
 - maintain the Eligible Product up to the date of the Offer being applied to the active policy, being; **25 June 2025** for policies purchased

between **01 April 2025** and **30 April 2025**, **30 July 2025** for policies purchased between **01 May 2025** and **31 May 2025** and **7 August 2025** for policies purchased between **01 June 2025** and **30 June 2025** (each a **Fulfilment Date**). 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.

- not be a current policyholder of a product issued by nib (including 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.
 - have a valid email address applied to their policy; and
 - must not be an employee of nib (together the **Eligibility Requirements**).
12. Limit of one Offer per Eligible Product commenced during the Offer Period.
13. The Offer cannot be combined with any other offer or promotion except for nib's "2 and 6 Month Waiver" offer.



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14. If an Eligible Member has satisfied the Eligibility Requirements, the Promoter will contact the Eligible Member to confirm they have qualified for the Offer.
15. 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.
16. Subject to any rights any person has under any laws the Promoter excludes all liability to the maximum extent allowed by law, for any loss or damage (including loss of opportunity, profits or business) in relation to or resulting from this Offer.
17. 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).
18. nib and The Promoter may at any time, amend or withdraw all or any part of this Offer and substitute with another Offer of equal or greater value. Eligible Members will not be entitled to any compensation in the event that the Offer or element of the Offer has been substituted at equal or greater value.
19. nib and The Promoter is not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.
20. nib and 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.
21. 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>) and insurance.com.au's Privacy Policy (at <https://www.insurance.com.au/getmedia/3fb06db1-e3f8-4f6d-ba34-92ecccac0b1c/ica-privacy-policy.pdf>). If the personal information is not provided, the member may not participate in this Offer.

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nib “2 and 6 Month Waiver” 01 April 2025 – 30 June 2025

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1. These Terms and Conditions apply to the nib join Offer, to join and receive a “2 and 6 Month Waiver” (**Waiver**).
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 Waiver commences at 12:00am (AET) 01 April 2025 and closes at 11.59pm (AET) on 30 April 2025 (**Waiver Period**).
4. The Waiver 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 Waiver 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 during the Waiver Period (**Eligible Product**). The Waiver 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 Waiver excludes any non-health related insurance products (e.g. Travel).
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 Waiver Period), which has a policy start date outside of the Waiver Period, can qualify for the Waiver subject to their compliance with:
8. these Terms and Conditions (including but not limited to the Eligibility Requirements); and
9. any other terms and conditions imposed by nib in relation to the selection of policy start dates.
10. The Waiver consists of waiving the 2-months and 6-months waiting periods for Eligible Members on all Extras services that normally require a 2-month or 6-month waiting period under the relevant Eligible Product.
11. To receive the Waiver, Eligible Members must:
12. successfully join an Eligible Product during the Waiver Period through one of nib’s approved online channels (using the referral website <https://cloud.au.nib.com.au/insurancecomau> or through nib’s Contact Centre during the Waiver Period). Ineligible products include Basic Kickstarter and Basic Accident Hospital;
13. not be a current policyholder of a product issued by nib (including nib Corporate Private Health Insurance, Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance,

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- 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.
14. have a valid email address applied to their policy; and
 15. not be an employee of the Promoter (together with the **Eligibility Requirements**).
 16. The Waiver cannot be combined with any other offer or promotion unless otherwise stated.
 17. The Promoter will apply the Waiver at the policy start date of the Eligible Product.
 18. 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.
 19. Subject to any rights any person has under any laws the Promoter excludes all liability to the maximum extent allowed by law, for any loss or damage (including loss of opportunity, profits or business) in relation to or resulting from any way in connection with this Waiver.
 20. 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).
 21. The Promoter may at any time, amend or withdraw all or any part of this Waiver and substitute with another Waiver of equal or greater value. Eligible Members will not be entitled to any compensation in the event that the Waiver or element of the Waiver has been substituted at equal or greater value.
 22. 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.
 23. 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>) and insurance.com.au's Privacy Policy (at <https://www.insurance.com.au/getmedia/3fb06db1-e3f8-4f6d-ba34-92ecccac0b1c/ica-privacy-policy.pdf>). If the personal information is not provided, the member may not participate in this Offer.