

# Terms & Conditions

## nib & Broker “4 Weeks Free”

### Offer Terms and Conditions

1. These Terms and Conditions apply to the nib “4 weeks free” (**Offer**). This Offer and these Terms and Conditions are issued by nib health funds limited ABN 83 000 124 381 (“**nib**”). By participating, claimants agree to be bound by these conditions. Claims must comply with these conditions to be valid.
2. The Promoter is Health Deal Pty Limited ABN 84 150 801 871 of Level 4, 973 Nepean Hwy, Bentleigh VIC 3204 (“**Promoter**”).
3. The Offer commences at 12:00 am (AEST) on 01/05/2022 and closes at 11.59 pm (AEST) on 30/06/2022 (**Offer Period**). Policies purchased after 11.59 pm (AEST) on 30/06/2022 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 Members**).
5. The Offer is only available to Eligible Members who join an nib **combined Hospital and Extras** Australian resident’s health insurance product (**nib ARHI product**) 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, ING 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. 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 applicable terms and conditions advised by nib in relation to the selection of policy start dates.
7. The Offer consists of adjusting the “paid to” date on the Eligible Product to reflect the reduction off the premium payable for an amount equating to 4 weeks (calculated as 30 days) of the annual premium.
8. Eligible Members must meet all of the following requirements (**Eligibility Requirements**):
  - a) the Eligible Member must be invited to join an Eligible Product during the Offer Period by the Broker through its contact centre;



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- b) the Eligible Member must successfully join an Eligible Product during the Offer Period through the Promotor's online channel <https://healthdeal.com.au>;
  - c) the Eligible Member must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being 31/08/2022 (**Fulfilment Date**) and the Offer will be forfeited if not an active policyholder on the Fulfilment Date.
  - d) the Eligible Member must not be a current policyholder of a product issued by nib (including Qantas Health Insurance, ING 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 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;
  - e) the Eligible Member must have a valid email address applied to their policy; and
  - f) the Eligible Member must not be an employee of nib or the Promoter.
9. Limit of one Offer per policy for each Eligible Product commenced during the Offer Period.
10. The Offer cannot be combined with any other offer or promotion except for nib's "2 & 6 Month Waiver" offer.
11. If an Eligible Member has satisfied the Entry Requirements, nib will email the Eligible Member to confirm they have qualified for the Offer and that the adjustment of their "paid to" date on their Eligible Product has been adjusted to credit their Eligible Product.
12. 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.
13. Except for any liability that cannot be excluded by law (in which case that liability is limited to the minimum allowable by law), nib and the Promoter exclude 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 nib's or 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.
14. 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. nib reserves the right to withdraw or substitute any part of this Offer with another offer of equal or greater value at nib's sole discretion. Eligible Members 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. nib and the Promoter are not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.

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17. nib and the Promoter reserve the right to disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this Offer.
18. nib (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.
19. Personal information is being collected by nib and the Promoter for the purpose of conducting and promoting this Offer, and to assist nib to improve its services. By claiming this Offer, an Eligible Member consents to the storage and use of their personal information by nib in accordance with its Privacy Policy (at <https://www.nib.com.au/legal/privacy-policy>) and the Promoter's Privacy Policy (at <https://healthdeal.com.au/privacy-policy>). If the personal information is not provided, the Eligible Member may not participate in this Offer.