



nib “\$100 off your Policy” Offer

Terms and Conditions

1. These Terms and Conditions apply to the nib “\$100 off your Policy” 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. Phone: 13 16 42 (“**Promoter**” or “**nib**”).
3. The Offer commences at 12:00 am (AEST) on 1 December 2016 and closes at 11.59pm (AEST) on 31 December 2016 (“**Offer Period**”). Policies purchased after 11.59pm (AEST) on 31 December 2016 will not be eligible for the Offer.
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 Customers**”).
5. The Offer is only available in conjunction with the purchase of a **nib combined Hospital and Extras Australian resident’s health insurance product** during the Offer Period (“**Eligible Product**”), and does not apply to the purchase of a nib overseas students health insurance, international workers health insurance, corporate private health insurance, travel insurance product or dependants moving from family/parents cover to their own Policy.
6. The offer consists of \$100 off the premium of the Eligible Product purchased by an Eligible Customer where the entry requirements in paragraph 7 are met. The \$100 off will be applied on 1 April, 2017. **Note: the Offer is unable to be applied and will be forfeited if the Eligible Customer does not hold the Eligible Product on 1 April 2017.**
7. Eligible Customers must meet the following entry requirements (“**Entry Requirements**”):
 - (a) the Eligible Customer must successfully purchase an Eligible Product during the Offer Period with nib Health Funds;
 - (b) the Eligible Product must have a Policy Start Date between 1 December 2016 and 31 December 2016;
 - (c) the Eligible Product must be current and paid up to date on 28 February 2017;
 - (d) the Eligible Customer must not be a current policyholder, or have joined and cancelled an Eligible Product 2 months before or during the Offer Period;
 - (e) the Eligible Customer must have a valid email address applied to their policy; and
 - (f) the Eligible Customer must not be an employee of the Promoter or its agencies.
8. Limit of one (1) \$100 off amount will be applied per new Eligible Product purchased. Where the policy is a couples or family policy, the \$100 off amount will be applied only once.
9. The Offer cannot be combined with any other offer or promotion, corporate policy rate, APIA or Qantas Assure policy.
10. Eligible Customers who meet the Entry Requirements will be entitled to receive the gift unless they notify the Promoter that they do not wish to participate in the Offer.
11. After the Entry Requirements are met, an email will be sent to the registered email address of the Eligible Customer during the second week of March 2017 advising of the policy qualifying for the Offer. The \$100 off amount will be applied to the policy on 1 April 2017, with further correspondence sent to confirm the new policy Date Paid To date.

12. This Offer is not transferable, exchangeable or able to be combined with any other offer or discount from nib.
13. The goods and/or services provided by the Promoter through this promotion come with consumer guarantees under the Australian Consumer Law ("**ACL**") that cannot be limited or excluded by these Terms and Conditions. Except for this liability under the ACL and any other liability that cannot be excluded by law, the Promoter (including its officers, employees and agents) 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 out of the promotion.

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).
14. The Promoter reserves the right to withdraw or substitute all or part of this Offer with another offer of equal or greater value at the Promoter's sole discretion. Eligible Customers will not be entitled to any additional compensation in the event that the gift or element of a gift has been substituted at equal or greater value.
15. 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.
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 promotion.
17. The Promoter (subject to State and Territory legislation) reserves the right to amend, 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 in order to facilitate the conduct of this promotion. For this purpose, personal information may be disclosed to selected third parties, including but not limited to agents, related entities, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Participation is conditional on providing this personal information. The Promoter will use and handle personal information collected as set out in its Privacy Policy, which can be viewed at <https://www.nib.com.au/legal#privacy> Each Privacy Policy also contains information about how individuals may opt out, access, update or correct their information, how individuals may complain about the treatment of their information, and how those complaints will be dealt with.