

## nib “\$100 Virtual Visa eGift Card April 2021 Offer

### Terms and Conditions

1. These Terms and Conditions apply to the nib “\$100 Virtual Visa eGift Card April 2021” Offer (**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 Compare the Market Pty Ltd ABN 83 117 323 378 of Level 8 Toowong Tower, 9 Sherwood Road, Toowong QLD 4066 (“**Promoter**”).
3. nib has engaged Edge Loyalty Systems Pty Ltd ABN 96 138 299 288 (Edge Loyalty Systems Pty Ltd, Level 1, 534 Church St, Richmond, VIC 3121, Australia), phone 1300 737 968 (**Edge Loyalty**) to undertake the fulfilment of the offer.
4. The Offer commences at 12:00 am (AEST) on 1 April 2021 and closes at 11.59pm (AEST) on 30 April 2021 (“**Offer Period**”). Policies joined after 11.59pm (AEST) on 30 April 2021 will not be eligible for the Offer.
5. 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**”).
6. 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”** the Promoter’s website or contact centre 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.
7. The offer consists of one (1) Virtual Visa eGift Card valued at AUD \$100 (inclusive of GST) The Virtual Visa eGift Card can be used at any website online that accepts Visa. It cannot be used in-store.
8. 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.
9. Eligible Members must meet all following entry requirements (“**Entry Requirements**”):
  - a) the Eligible Member must successfully join an Eligible Product during the Offer Period through the Promoter’s website or call centre;
  - b) the Eligible Member must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being 16 July 2021 and the Offer will be forfeited if not an active policyholder on this date.
  - 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 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;
- 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 or nib.
10. Limit of one Offer per policy for each Eligible Product joined during the Offer Period.
  11. The Offer cannot be combined with any other offer or promotion except for nib's "2 & 6 Month Waiver" offer.
  12. Once an Eligible Member has satisfied the Entry Requirements, Edge Loyalty will email the Eligible Member 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 Member 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.
  13. Each Eligible Member acknowledges that:
    - a) The Virtual Visa eGift Card 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.
    - 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 Virtual Visa eGift Card must be resolved with the retailer. To the extent permitted by law, Edge Loyalty, the Promoter and nib's liability is limited to replacing faulty eGift Cards.
    - f) The Promoter and nib have 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](mailto:customerservice@edgeloyalty.com.au)
  14. 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 and nib 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 the Promoter or nib's 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.
15. 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).
16. nib 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 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.
17. The Promoter and nib are not responsible for any undelivered emails due to an entrant's spam filters or email settings.
18. The Promoter and nib reserve the right to disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this Offer.
19. 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 nib or the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Offer.
20. Personal information is being collected by the Promoter and nib for the purpose of conducting and promoting this Offer, and to assist nib and the Promoter to improve its services. By entering this promotion, an entrant consents to storage and use of their personal information by the nib in accordance with its Privacy Policy (at <https://www.nib.com.au/legal/privacy-policy>) and the Promoter in accordance with its Privacy Policy (at [https://secure.comparethemarket.com.au/static/legal/privacy\\_policy.pdf](https://secure.comparethemarket.com.au/static/legal/privacy_policy.pdf) ]. 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**”). This Waiver and these Terms and Conditions are issued by nib health funds limited ABN 83 000 124 381 (“**nib**”). By participating, entrants agree to be bound by these conditions. Claims must comply with these conditions to be valid.
2. The Promoter is Compare the Market Pty Ltd ABN 83 117 323 378 of Level 8 Toowong Tower, 9 Sherwood Road, Toowong QLD 4066 (“**Promoter**”).
3. The Waiver commences at 12:00 am (AEST) on 1 March 2021 and closes at 11.59 pm (AEST) on 30 April 2021 (“**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 to Eligible Members who join **an nib combined Hospital and Extras Australian resident’s health insurance product (“nib ARHI product”)** through the Promoter’s website or call centre during the Waiver Period (“**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/parents health cover to their own policy.
6. 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:
  - (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.
7. 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.
8. Eligible Members must meet all of the following requirements (“**Eligibility Requirements**”):
  - (a) the Eligible Member must successfully join an Eligible Product during the Waiver Period through the Promoter’s website or call centre;
  - (b) 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;
  - (c) the Eligible Member must have a valid email address applied to their policy; and
  - (d) the Eligible Member must not be an employee of the Promoter or of nib.
9. The Waiver cannot be combined with any other offer or promotion unless otherwise stated.
10. nib will apply the Waiver at the policy start date of the Eligible Product.
11. 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.
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 and nib 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 Waiver, including but not limited to:

- (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's or nib's 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.

13. 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).

14. nib 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.

15. Proof of identity, residency and eligibility is at the discretion of the Promoter and nib. In the event that a policyholder cannot provide suitable proof, they may forfeit the Waiver in whole and no substitute will be offered.

16. The Promoter and nib reserve the right to disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this Waiver.

17. nib (subject to State and Territory legislation) reserves the right to amend, withdraw, cancel or suspend this Waiver if an event beyond the control of nib or the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Waiver.

18. Personal information will be collected by the Promoter and nib for the purpose of conducting and promoting this Waiver, and to assist nib and the Promoter to improve their services. By receiving this Waiver, an Eligible Member consents to 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 in accordance with its Privacy Policy (at [https://secure.comparethemarket.com.au/static/legal/privacy\\_policy.pdf](https://secure.comparethemarket.com.au/static/legal/privacy_policy.pdf) ]. If the personal information is not provided, the member may not participate in this Waiver.