

# 12 WEEKS FREE OFFER



Health

## Terms and conditions

September 2023

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this offer to **Eligible Customers** holding an **Eligible Policy** (Offer), on the following terms and conditions:

### 1. Eligibility

You will be an **Eligible Customer** where:

- 1.1 As at 15 September 2023 you do not hold and are not insured under, nor have you in the 2 months prior to 15 September 2023 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a policy issued by AIA Health that commences between 15 September 2023 and 31 October 2023 (**Eligible Policy**).

The following are not considered to be an **Eligible Policy**:

- 1.2.1 Silver Plus Family and Gold hospital products (either standalone or within a combined product or in a standalone product).
- 1.2.2 Overseas Workers Base Cover.
- 1.2.3 Overseas Workers Standard Cover.
- 1.3 You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.
- 1.4 You are at least 18 years of age.
- 1.5 Your policy references the following promo code: **AIASEP23**
- 1.6 You maintain continuous membership with AIA Health for each **Qualifying Period** specified in clauses 2.4 (a), 2.4 (b), 2.4 (c), 2.11 (a) and 2.11 (b) below from the commencement date of your **Eligible Policy**.

### 2. Offer

The following offer applies to **Eligible Customers** only:

#### Combined Hospital & Extras Policies

- 2.1 You will be entitled to receive a maximum of 12 weeks of premium refunds across Year 1, Year 2, and Year 3 of your **Eligible Policy** plus a waiver of the 2 month and 6 months waiting periods on all Extras services. This Offer will be promoted to **Eligible Customers** as a 6 weeks premium cashback after meeting criteria for **Qualifying Period 1**, 3 weeks premium cashback after meeting criteria for **Qualifying Period 2** and 3 weeks premium cashback after meeting criteria for **Qualifying Period 3**.
- 2.2 The premium refund amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each applicable **Qualifying Period**.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

#### 2.4 (a) Qualifying Period 1

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **22 January 2024** you will be reimbursed the equivalent of 6 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period**.

#### 2.4 (b) Qualifying Period 2

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023 once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024** and you have **AIA Vitality Silver Status** or above

at the time of fulfilment you will be reimbursed equivalent of 3 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

#### 2.4 (c) Qualifying Period 3

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 December 2025** and you have **AIA Vitality Silver Status** or above at the time of fulfilment you will be reimbursed the equivalent of 3 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

- 2.5 You will be entitled to the waiver of the 2 month and 6 months waiting periods on all Extras services under the relevant **Eligible Policy**. Extras are defined as: Base 50 Back, Good 50 Back, Better 60 Back, Best 70 Back, Base Set, Good Set and Better Set.
- 2.6 The 2 month and 6 month waiting periods on Extras services under the **Eligible Policy** will be waived from the commencement date of your **Eligible Policy**.
- 2.7 Yearly Extras limits, other waiting periods (12 month Extras waiting periods and Hospital waiting periods) and fund rules apply despite the waiver.

#### Hospital Only Policies

- 2.8 You will be entitled to receive a maximum of 6 weeks of premium refunds across Year 1, Year 2 of your **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 4 weeks premium cashback after meeting criteria for **Qualifying Period 1** and a 2 weeks premium cashback after meeting criteria for **Qualifying Period 2**.
- 2.9 The premium refund amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each applicable **Qualifying Period**.
- 2.10 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

#### 2.11 (a) Qualifying Period 1

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **22 January 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

#### 2.11 (b) Qualifying Period 2

- i) For **Eligible Policies** purchased between 15 September 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024** and you have **AIA Vitality Silver Status** or above at the time of fulfilment you will be reimbursed equivalent of 2 weeks of premiums as a cash back to your nominated bank account **within 14 business days of the Qualifying Period.**

### 3. General

- 3.1 This offer is not available in conjunction with any other AIA Health promotional join offer or any other AIA Australia Limited staff promotional offer or discount.
- 3.2 This offer is only available for **Eligible Policies** purchased directly from AIA Health.
- 3.3 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 3.4 You will be issued the applicable cashback amount pursuant to this offer in your nominated bank account within 14 business days after the end of the applicable **Qualifying Period**.
- 3.5 Cashback amounts are payable by direct deposit only. Your provision of correct direct credit banking details is a requirement of AIA Health's fulfilment of this offer. If you do not provide correct direct credit details to AIA Health, AIA Health will apply this offer as a 'credit amount' entitlement on your **Eligible Policy**, and AIA Health will no longer be subject to, and is relieved from, any obligation to pay you a cash reimbursement under this offer.