

Australian Unity FY25 Q4 Acquisition Offer

“Eight Weeks Free ” Offer - 5 May to 31 July 2025

“No 2 month or Optical waiting periods” – 5 May to 31 July 2025

Offer:

- Get 8 (eight) weeks free when you purchase hospital and extras cover;

Offer period

- Start Date: **5 May 2025**
- End Date: **31 July 2025**

Eligibility Criteria

Customers must

1. Purchase Australian Unity mix'n'match or combined hospital and extras cover
2. **Via an aggregator or comparator call centres/websites.**
3. Join between 5 May and 31 July 2025 where the policies purchased have a commencement date between 5 May and 31 July 2025.
4. Are new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining.
5. Complete **60 days of continuous paid membership** (within the first 60 days of membership) before being eligible for 8 weeks free.
6. Member must be financial and not in arrears or be suspended for a period during the first 60 days of membership to receive the eight weeks free
7. For UCA sales, refer to T&Cs for extended date range, sale must be processed on or before July 31 2025 with a commencement date no later than **15 August 2025**. Sales with a commencement date of 16 August or after will not be eligible for the offer.

Note: If a customer falls into arrears or suspends their policy in their first 60 days of membership, they will no longer be eligible for the 8 weeks free. Please advise customers to ensure their payments are up to date in their first 60 days in order to remain eligible.

Note: This offer is not available:

- to members who have held health cover with Australian Unity in the 90 days prior to 5 May 2025.
 - to new members who purchase hospital-only cover or Overseas Visitors Cover.
 - to dependants who come off their parent's policy and take out hospital and extras cover within 90 days will not be eligible for this offer. However, they will be eligible for a separate offer if they join within 30 days, refer to the details [here](#).
 - to Australian Unity staff; or
 - in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
- i. This offer is available in conjunction with the following offer: Two month and optical waiting period waiver for new members joining hospital and extras covers (combo or mix 'n' match), between 5 May and 31 July 2025

Fulfilment of Eight Weeks Free

- Customers need to meet all eligibility criteria as outlined above
- The offer will be fulfilled as 6 weeks applied in the first year of membership, and a final two weeks applied in the first month after their first anniversary

- Customers need to complete **60 days of continuous paid Australian Unity membership** before the initial six weeks offer will be applied to the new member's policy. Customers need to complete 12 months of continuous paid Australian Unity membership before the final two weeks offer will be applied to their policy
- The initial six weeks free offer is applied to each eligible policy by advancing the date it is paid up to, ie moving it forward six weeks. The subsequent and final two weeks free offer is applied to each eligible policy by advancing the date it is paid up to, ie moving it forward two weeks
- The six weeks free offer will then be applied within 30 days of completing the 60 days of paid membership due to data and processing time. Note, it won't be applied on the 61st day, it can take **up to 90 days** from joining date for the weeks free to be applied, provided the member has maintained payment during that time. Please ensure this is clearly communicated to customers. Similarly, the subsequent and final two weeks free offer will be applied within 30 days of completing 12 months of paid membership due to data and processing time.
- Refer to terms and conditions for full information.

EDM Copy for Aggregator Use

Aggregators often include health insurer offer information in their emails and SMS to their own customer and prospect bases. The approved copy may be used (but they must not make up their own)

eDM copy – note aggregators comply with the anti-spam act on all their email communications.

Offer	Copy
8 weeks free	<p>Enjoy 8 weeks free* when you purchase Australian Unity health insurance. Ends 31 July 2025</p> <p>*Australian Unity: New members on new memberships only who purchase hospital and extras cover OR extras only cover between May 5 and July 31 2025. Full terms and conditions: T&Cs</p>

Offer: No 2-month or Optical waiting period on extras for combined hospital and extras policies

Offer period

- Start Date: **5 May 2025**
- End Date: **31 July 2025**

New members joining on combined hospital and extras policies can enjoy no 2 month or optical waiting period on extras so they can start claiming straight away. Unless specified, all other waiting periods for all products still apply.

Eligibility Criteria

1. Purchase Australian Unity mix'n'match or combined hospital and extras cover
2. **Via an aggregator or comparator call centres/websites.**
3. Join between 5 May and 31 July 2025 where the policies purchased have a commencement date between 5 May and 31 July 2025.
4. Are new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining.

Note: This offer is not available:

- to members who have held health cover with Australian Unity in the six months prior to when they purchase hospital and/or extras cover as part of this promotion,
- to new members who purchase extras only cover, hospital only cover or Overseas Visitors Cover,
- to Australian Unity staff; or

- in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or for part of a single offer.
 - (i) This offer is available in conjunction with the following Aggregator offer: Get 8 (eight) weeks free when you join hospital and extras between 5 May and 31 July 2025

Terms and Conditions –

Link - australianunity.com.au/aggregator-terms-and-conditions

Terms and Conditions: Get 8 (6+2) weeks free when you purchase hospital and extras cover (5 May – 31 July 2025)

1. This offer only applies:
 - a. to people who purchase Australian Unity hospital and extras cover at the same time (i.e. either a combined product or a hospital product and an extras product);
 1. through an aggregator or comparator call centre/website;
 2. between 5 May – 31 July 2025 where the policies purchased have a commencement date between 5 May – 31 July 2025; and
 3. who are new members on new memberships (who have not previously held Australian Unity health insurance within 90 days of joining); or
 - b. to members who purchase Australian Unity hospital & extras cover (either a combined product or a hospital product and an extras product)
 1. through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program;
 2. have a referral date (i.e. the date the sale was processed by iSelect/ HIC /It's My Health/ HealthDeal) no later than 31 July 2025 and a start date no later than 15 August 2025; and
 3. who are new members on new memberships (who have not previously held Australian Unity health insurance within 90 days of joining).
2. After complying with paragraph 1 above, and subject to paragraph 3 and 4 below, the policy holder may receive 8 (6+2) weeks free on their eligible cover. Limit of one 8 (6+2) weeks free offer per membership.
3. This promotion is not available:
 - a. to members who purchase through either:
 1. the Australian Unity call centre;
 2. the Australian Unity website;
 3. Australian Unity Partnerships (phone and online portals);
 - b. to members who take out hospital only cover, extras only cover, or Overseas Visitors Cover;
 - c. To members who purchase via an aggregator or comparator (call centre/website) and then switch to an Australian Unity corporate partnership discount
 - d. to Australian Unity staff;
 - e. to dependants who come off their parent's policy and take out hospital & extras cover or a combination cover within 90 days. However, they may be eligible for a separate offer if they join within 30 days, refer to the details [here](#)
4. The 8 weeks free will be applied over 13 months:
 - a. 6 weeks free will be applied to the membership after the policy holder has held cover for a minimum period of 60 continuous days and the policy is paid up to date:
 1. The 6 weeks free will not be applied on any policies that at any time during the first 60 days of membership have been or are:
 1. in arrears; or
 2. suspended.
 2. The 6 weeks free offer is applied to your policy by advancing the date you are paid up to, i.e. moving it forward 6 weeks. The 6 weeks free will be applied to policies within 30 days after completing 60 continuous days of paid membership.

3. The offer will be forfeited if member has changed cover within the first 60 days to hospital only cover, extras only cover or Overseas Visitors Cover. iv. The offer will be forfeited if member has changed to a product that has a corporate partnership discount in first 60 days of membership.
- b. Additional 2 weeks free will be applied to the membership if, at 365 days, the policy remains as hospital and extras cover and the policy is paid up to date:
 1. The 2 weeks free offer is applied to your policy by advancing the date you are paid up to; i.e. moving it forward 2 weeks. The 2 weeks free will be applied to policies within 30 days after completing 365 days of paid membership.
 2. The offer will be forfeited if member is no longer an active policyholder on the fulfilment date.
 3. The offer will be forfeited if member has changed cover within the first 365 days to hospital only cover, extras only cover or Overseas Visitors Cover.
 4. iv. The offer will be forfeited if member has changed to a corporate partnership discount between day 61 – day 395 of membership.
5. This offer is not available in conjunction with any other retail offer or promotion, except where those retail offers or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
6. This offer can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time by publishing updated terms and conditions on its website **australianunity.com.au/aggregator-terms-and-conditions**, and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.

Australian Unity may request further information from any purchaser at its discretion, acting reasonably, in order to determine whether the purchaser is eligible for this promotion.

Terms and Conditions: No 2 month or optical waiting periods on extras (5 May – 31 July 2025)

1. This promotion is only available:
 - a. to new members on new memberships who have not previously held Australian Unity health insurance within 90 days of joining;
 - a. to members who purchase Australian Unity hospital & extras cover;
 - b. through either the Australian Unity call centre/website, Australian Unity Partnerships (phone and online portals) or aggregator or comparator call centre/website;
 - c. between 5 May and 31 July 2025, where the policies purchased have a commencement date between 5 May and 31 July 2025.
 1. Notwithstanding section 1c, Members who join Australian Unity hospital & extras cover (either a combined product or a hospital product and an extras product) through iSelect's or Health Insurance Comparison (HIC)'s or It's My Health's or HealthDeal's referral program must have a referral date (i.e. the date the sale was processed by iSelect / HIC / It's My Health / HealthDeal) no later than 31 July 2025 and a start date no later than 15 August 2025.
2. This promotion is available to existing members with hospital only, adding extras cover to their policy or existing members with hospital and extras who upgrade their extras level of cover (waiting periods waived for higher benefits allowance only).
3. This promotion is not available:
 1. to new members who purchase hospital only cover, extras only cover, Overseas Visitors Cover or Overseas Visitors Cover plus extras cover;
 2. to Australian Unity staff; or
 3. in conjunction with any other retail offer or promotion being run by Australian Unity at the same time except where those retail offers, or promotions are clearly expressed or communicated by Australian Unity to constitute or form part of a single offer.
 1. This offer is available in conjunction with any weeks free offer that may be in market at the same time as this waiting period waiver offer.

4. After satisfying condition 1 to 3 above, Australian Unity will waive 6-month optical extras waiting periods and all 2-month extras waiting periods required to be served under extras covers which have been purchased as part of this promotion. Unless specified by Australian Unity, all other waiting periods for all products still apply.
5. If you are transferring from another fund, we'll take into consideration the amount you've claimed in 2025 under your previous cover when we calculate your yearly limit for equivalent services under your new cover.
6. This promotion can be withdrawn at any time by Australian Unity. Australian Unity reserves the right to change these offer conditions at any time by publishing an updated version of these terms and conditions on its website, and to apply the updated offer conditions to any policies purchased after the time when the conditions were updated.

Australian Unity may request further information from any purchaser at its discretion in order to determine whether the purchaser is eligible for this promotion