

'TAKE YOUR HEALTH TO NEW HEIGHTS' OFFER



Health

Terms and conditions

1 August – 14 September 2023

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes these new member offers on AIA Health products on the following terms and conditions.

1. Eligibility

You will be an Eligible Customer where:

- 1.1 As at 1 August 2023, you do not hold and are not insured under, nor have you in the 2 months prior to 1 August 2023 held or been insured under a private health insurance policy issued by AIA Health.
- 1.2 You must purchase either a Hospital only, or combined Hospital & Extras policy, issued by AIA Health that commences between 1 August and 14 September 2023 (Eligible Policy). The following are not considered to be an Eligible Policy:
 - Silver Plus Family and Gold Hospital products (either standalone or within a combined product).
 - Overseas Workers Base Cover.
 - 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 You use or reference the following promo code: AIAAUG23
- 1.6 You maintain continuous membership with AIA Health for each Qualifying Period (1 November 2023 and 1 October 2024 (where applicable) from the commencement of your Eligible Policy.

2. The Offer

The following offer applies to Eligible Customers only:

- 2.1 You will be entitled to receive up to a 7-week premium refund across Year 1 and Year 2 of your Eligible Policy. Eligible Policies will receive 4-weeks premium refund after meeting criteria for Qualifying Period 1 and 3-weeks premium refund after meeting criteria for

Qualifying Period 2. Plus, eligible members will go into the draw to win a share of \$60,000 in Virgin Australia flight vouchers in the form of Virgin Australia Travel Banks. Please refer to "Take Your Health to New Heights with AIA Health and Virgin Australia" Promotion Terms and Conditions for competition details.

- 2.2 The premium refund amount that you will be entitled to receive under this offer will be determined by the Eligible Policy type held by you at the end of the relevant Qualifying Period.
- 2.3 One (1) Eligible Customer per Eligible Policy is entitled to the offer.
- 2.4 Once you have held your Eligible Policy and the policy is paid up to the end of the relevant Qualifying Period for your weeks free premium refund, the offer will be redeemed as follows:

Qualifying Period

a) Qualifying Period 1

Once you have held and paid for your Eligible Policy for a continuous period up until 1 November 2023, you will be reimbursed the equivalent of 4 weeks premium as a cash back to your nominated direct credit bank account within 14 business days of the Qualifying date.

b) Qualifying Period 2

Once you have held and paid for your Eligible Policy for a continuous period up until 1 October 2024 you will be reimbursed the equivalent of 3 weeks premium as a cash back to your nominated direct credit bank account within 14 business days of the Qualifying date.

- 2.5 This offer is not available in conjunction with any other AIA Health promotion join offer or any other AIA Australia Limited Staff promotional offer or discount.

- 2.6 Your Eligible Policy must not be in arrears, terminated or suspended during the Qualifying Period.
- 2.7 You will receive the cashback amount pursuant to this offer in your direct credit account within 14 business days of the Qualifying Period date.
- 2.8 The premium refund will be paid as a cash reimbursement. Provision of direct credit banking details is a requirement of fulfilment. Paid by direct deposit only. If no/incorrect direct credit details are provided the offer will be applied as a week's free onto the member's AIA Health policy.

3. General

- 3.1 The Offer is not available with any other AIA Health promotional join offer.
- 3.2 The Offer is not exchangeable for cash.
- 3.3 The Eligible Customer will receive SMS notification once the premium refund has been issued into your nominated direct credit account.
- 3.4 The Virgin Australia Travel Bank can only be used in accordance with the Travel Bank Terms and Conditions. Please refer to the Travel Bank Terms and Conditions for information on expiry, eligible travel, bookings, cancellations and keeping your Travel Bank safe and other relevant information: <https://www.virginaustralia.com/au/en/about-us/policies/legal/travel-bank-terms/>

'Take your health to new heights with AIA Health and Virgin Australia' promotion

Terms and conditions

1. Information on how to enter and the prize(s) form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
2. The Promoter is AIA Health Insurance Pty Ltd (ABN 32 611 323 034) of Level 6, 509 St Kilda Road, Melbourne VIC 3004, telephone 03 9009 4000.
3. Entry is only open to Australian residents (excluding WA and NT) aged 18 years or over who:
 - a) as at 1 August 2023, do not hold and are not insured under, nor have in the two (2) months prior to 1 August 2023 held or been insured under a private health insurance policy issued by the Promoter; and
 - b) have not utilised any discount or promotion issued or provided by the Promoter within the twelve (12) months prior to the Promotional Period.
4. Employees (and their immediate families) of the Promoter, and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. Entries into the promotion open on 1 August 2023 and close at 11:59PM AEST on 14 September 2023 ("Promotional Period").
6. To be eligible to enter, during the Promotional Period individuals must purchase either a Hospital Only Policy or a Combined Hospital and Extras Policy issued by the Promoter set to commence prior to 15 September 2023 ("Eligible Policy"). At the time of purchase of an Eligible Policy, individuals must use or reference the promotion code "AIAAUG23".
7. For clarity, Overseas Workers Base Cover, Overseas Workers Standard Cover, Silver Plus Family Hospital and Gold Hospital Products (either standalone or within a combined product) are not considered Eligible Policies for the purposes of this Promotion.
8. Eligible entrants who purchase an Eligible Policy will receive automatic entry into the draw as follows:
 - a) one (1) automatic entry for each eligible Single or Single Parent Policy purchased during the Promotional Period; and
 - b) two (2) automatic entries for every eligible Couple or Family Policy purchased during the Promotional Period.
9. Only one (1) entry is permitted per person.
10. If, during the Promotional Period and until the prize is awarded, an Eligible Policy is cancelled or exchanged for a product that is not eligible for entry into the promotion, the Promoter reserves the right in its absolute discretion to invalidate any entries awarded in respect of that Eligible Policy purchase (or reduce the number of entries awarded accordingly).
11. The Promoter, reserves the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter's discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter's legal rights to recover damages or other compensation from such an offender are reserved.
12. Incomplete, indecipherable, or illegible entries will be deemed invalid.
13. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
14. The draw will take place at Anisimoff Legal, G13, 3 Amy Close, Wyong NSW 2259 on 13 November 2023 at 10:00AM AEDT, in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winners will be notified by email within two (2) business days of the draw and their names will be published at <https://www.aia.com.au/en/products/health-insurance> from 17 November 2023.
15. The Promoter's decision is final and no correspondence will be entered into.
16. The first fifteen (15) valid entries drawn will each win one (1) Virgin Australia Travel Bank Voucher valued at \$4,000.
17. Any ancillary costs associated with redeeming a Virgin Australia Travel Bank Voucher are not included. Any unused balance of a Virgin Australia Travel Bank Voucher will not be awarded as cash. Redemption of a Virgin

Australia Travel Bank Voucher is subject to any terms and conditions of the issuer including those specified on the Virgin Australia Travel Bank Voucher.

18. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) at/by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
19. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize of the equal value and/or specification, subject to any written directions from a regulatory authority.
20. Total prize pool value is \$60,000.
21. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
22. A draw for any unclaimed prizes may take place on 13 February 2024 at the same time and place as the original draw, subject to any directions from a regulatory authority. Winners, if any, will be notified by email within two (2) business days of the draw and their names will be published at <https://www.aia.com.au/en/products/health-insurance> from 16 February 2024.
23. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
24. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
25. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("Non-Excludable Guarantees"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective 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.
26. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and 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: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of a prize.
27. The Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.aia.com.au/en/privacy-policy>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. The Promoter will not disclose PI to any entity outside of Australia.

NSW Authority TP/02823. ACT Permit No. TP23/01466.
SA Permit No. T23/1129.