

# ING Health Insurance

## '2 and 6 Month Waiver'

### Offer Terms and Conditions

1. These Terms and Conditions apply to the ING "2 and 6 Month Waiver" ("**Waiver**"). 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 ING Bank (Australia) Limited ABN 24 000 893 292 of 60 Margaret Street, Sydney, Australia. ("**Promoter**" or "**ING**").
3. The Waiver commences at 12:00 am (AEDT) on 11 October 2021 and closes at 11:59pm (AEDT) 31 January 2022 ("**Waiver Period**"). Policies joined after 11.59pm (AEDT) on 31 January 2022 will not be eligible for the Waiver.
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 ING combined Hospital and Extras health insurance product** through ING's approved channels during the Waiver Period ("**Eligible Product**"). The Waiver excludes any 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 ING 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 one of ING's approved channels (using the ING website [www.ing.com.au](http://www.ing.com.au));
  - 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; and
  - c) the Eligible Member must not be an employee 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), nib and the Promoter 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 in connection with this Waiver, including but not limited to:

- a) any technical difficulties or equipment malfunction (whether or not under nib's or the Promoter'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 Terms and 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 or Promoter 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 nib and the Promoter. In the event that a policyholder cannot provide suitable proof, they may forfeit the Waiver in whole and no substitute will be offered.
  16. nib reserves the right to disqualify from receipt of the Offer any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this Waiver.
  17. The Promoter and 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 the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Waiver.
  18. Personal information will be collected by nib and the Promoter for the purpose of conducting and promoting this Offer, and to assist the Promoter to improve its services. By claiming this Offer, each Eligible Member consents to storage and use of their personal information by the Promoter in accordance with its Privacy Policy (at <https://www.ing.com.au/privacy.html>) and nib's Privacy Policy (at <https://www.nib.com.au/legal/privacy-policy>). If the personal information is not provided, the member may not participate in this Offer.

#### Important Information

ING Health Insurance is issued by nib health funds limited ABN 83 000 124 381 (nib), a registered private health insurer, and is marketed by ING Bank (Australia) Limited (ABN 24 000 893 292) (ING). ING is an authorised agent of nib and receives commission from nib. An ING Health Insurance policy issued does not represent a deposit with or liability of, and is not guaranteed or otherwise supported by, ING or its related bodies corporate.

ING Health Insurance policies are subject to the ING customer eligibility and name screening assessment at inception and while holding the product. Please refer to ING's Customer Eligibility and Name Screening document at [ing.com](http://ing.com)

