

“One Month Free and 2 & 6 Month Waiver”

December 2024 & January 2025

“One Month Free” Terms and Conditions

1. These Terms and Conditions apply to the ING “One Month Free December 2024 & January 2025” (“**Offer**”). This Offer and these Terms and Conditions are issued by nib health funds limited ABN 83 000 124 381 (“**nib**”). By joining, claimants agree to be bound by these conditions.
2. The Promoter is ING Bank (Australia) Limited ABN 24 000 893 292 of 60 Margaret Street, Sydney, Australia. (“**Promoter**” or “**ING**”).
3. The Offer commences at 12:00 am (AEDT) on 01 December 2024 and closes at 11.59pm (AEDT) on 31 January 2025 (“**Offer Period**”). Policies joined after 11.59pm (AEDT) on 31 January 2025 will not be eligible for the Offer.
4. This Offer is open only to Australian citizens, permanent residents of Australia, or those who are entitled to full reciprocal rights under Medicare, registered for Medicare and listed on an active Medicare card, who are 18 years or over as at the date of joining (being the date of completion of join) (“**Eligible Members**”).
5. The Offer is only available to Eligible Members who join an **ING Health Insurance combined Hospital and Extras product** (“**Eligible Product**”) through ING’s approved channels during the Offer Period. The Offer does not apply to the purchase of any other private health insurance product issued by nib, or any member moving from one of these products to an Eligible Product. The Offer excludes any non-health related insurance products (e.g. Travel).
6. nib may request proof of age, identity and residency to the extent required to ensure the Eligible Member meets the requirements for joining the Eligible Product.
7. 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 these Terms and Conditions (including, but not limited to, the Eligibility Requirements).
8. The Offer consists of adjusting the “paid to” date on the qualifying policy to reflect the reduction off the premium payable for an amount equating to one month (calculated as 30 days) of the annual premium.
9. To receive the Offer, Eligible Members must:
 - (a) successfully join an Eligible Product during the Offer Period through one of ING’s approved channels (using the ING website ing.com.au or ING call centre);
 - (b) maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **26 February 2025 (Fulfilment Date)** for policies purchased between **01 December 2024 and 31 December 2024**, and **26 March 2025 (Fulfilment Date)** for policies purchased between **01 January 2025 and 31 January 2025**. The Offer will be forfeited if the Eligible Member is not an active policyholder on this date;
 - (c) not be a current policyholder of a product issued by nib (including nib Health Insurance, nib Overseas Students Health Insurance, nib International Workers Health Insurance, nib Corporate Private Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, Suncorp Health Insurance, ING Health Insurance, Priceline Health Insurance, Real Health Insurance, Seniors Health Insurance, Qantas Health Insurance) at the time of joining the Eligible Product, or have cancelled any of these policies 6 months before or during the Offer Period; and
 - (d) not be an employee of the Promoter or nib (together the **Eligibility Requirements**).



10. Limit of one Offer per policy for each Eligible Product commenced during the Offer Period.
11. The Offer cannot be combined with any other offer or promotion unless otherwise stated.
12. If an Eligible Member has satisfied the Eligibility Requirements, nib will contact the Eligible Member to confirm they have qualified for the Offer and that the "paid to" date on their policy has been adjusted to credit their policy in accordance with clause 8 of these Terms and Conditions.
13. Each Eligible Member acknowledges that the Offer 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.
14. Subject to any rights any person has under any law, nib and the Promoter excludes all liability to the maximum extent allowed by law, for any loss or damage (including loss of opportunity, profits or business) in relation to or resulting from this Offer.
15. 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)*.
16. nib may at any time, amend or withdraw all or any part of this Offer and substitute with another Offer of equal or greater value. Eligible Members will not be entitled to any compensation in the event that the Offer or element of the Offer has been substituted at equal or greater value.
17. nib are not responsible for any undelivered emails due to an Eligible Member's spam filters or email settings.
18. 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 Offer.
19. Personal information will be collected by nib for the purpose of conducting and promoting this Offer, and to assist nib 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 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.



“2 and 6 Month Waiver” 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 joining, claimants agree to be bound by these conditions.
2. The Promoter is ING Bank (Australia) Limited ABN 24 000893 292 of 60 Margaret Street, [Sydney, Australia](#). (“**Promoter**” or “**ING**”).
3. The Waiver commences at 12:00 am (AEDT) on 01 December 2024 and closes at 11.59 pm (AEDT) on 31 January 2025 (“**Waiver Period**”).
4. The Waiver is open only to Australian citizens, permanent residents of Australia or those who are entitled to full reciprocal rights under Medicare, registered for Medicare and listed on an active Medicare card, 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 Health Insurance combined Hospital and Extras product** (“**Eligible Product**”) through ING’s approved channels during the Waiver Period. The Waiver does not apply to the purchase of any other private health insurance product issued by nib, or any member moving from one of these products to an Eligible Product. The Waiver excludes any non-health related insurance products (e.g. Travel).
6. nib may request proof of age, identity and residency to the extent required to ensure the Eligible Member meets the requirements for joining the Eligible Product.
7. 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 these Terms and Conditions (including but not limited to the Eligibility Requirements).
8. 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.
9. To receive the Waiver, Eligible Members must:
 - (a) successfully join an Eligible Product during the Waiver Period through one of ING’s approved channels (using the ING website ing.com.au or ING call centre);
 - (b) not be a current policyholder of a product issued by nib (including nib Health Insurance, nib Overseas Students Health Insurance, nib International Workers Health Insurance, nib Corporate Private Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, Suncorp Health Insurance, ING Health Insurance, Priceline Health Insurance, Real Health Insurance, Seniors Health Insurance, Qantas Health Insurance) at the time of joining the Eligible Product, or have cancelled any of these policies 6 months before or during the Waiver Period; and
 - (c) have a valid email address applied to their policy; and
 - (d) not be an employee of the Promoter or nib (together the **Eligibility Requirements**).
10. Limit of one Waiver per policy for each Eligible Product commenced during the Waiver Period.
11. The Waiver cannot be combined with any other offer or promotion unless otherwise stated.
12. nib will apply the Waiver at the policy start date of the Eligible Product.
13. 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.



14. Subject to any rights any person has under any law, nib and the Promoter excludes all liability to the maximum extent allowed by law, for any loss or damage (including loss of opportunity, profits, or business) in relation to or resulting from this Waiver.
15. 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).
16. nib may at any time, amend or withdraw any part of this Waiver and substitute with another offer of equal or greater value. Eligible Members will not be entitled to any compensation in the event that the Waiver or element of the Waiver has been substituted at equal or greater value.
17. nib reserves the right to disqualify any persons that provides false information or who seeks to gain an unfair advantage or to manipulate this offer.
18. Personal information will be collected by 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 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 Waiver.

For the curious: *This Offer is only available to new members who are Australian citizens, permanent residents of Australia, or those who are entitled to full reciprocal rights under Medicare, registered for Medicare and listed on an active Medicare card, and join an eligible combined ING Health Insurance Hospital & Extras policy by 11:59pm (AEDT) **31 January 2025**. Not available to existing health insurance policy holders with nib Health Insurance, nib Overseas Students Health Insurance, nib International Workers Health Insurance, nib Corporate Private Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, Suncorp Health Insurance, ING Health Insurance, Priceline Health Insurance, Real Health Insurance, Seniors Health Insurance, Qantas Health Insurance, or to previous policyholders who have held health insurance with any of these brands and cancelled their policy 6 months before or during the Offer Period.

The Offer consists of adjusting the "paid to" date on the qualifying policy to reflect the reduction off the premium payable for an amount equating one month (calculated as 30 days) of the annual premium. The Eligible Member must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **26 February 2025** for policies purchased between **01 December 2024** and **31 December 2024**, and **26 March 2025** for policies purchased between **01 January 2025** and **31 January 2025**. The Offer will be forfeited if the Eligible Member is not an active policyholder on this date. In addition, 2 & 6 month waiting periods will be waived for Eligible Members on all Extras services that normally require a 2 or 6 month waiting period under the Eligible Product. The Waiver will be fulfilled at the time the Eligible Member takes out the Eligible Product. Longer waiting periods may apply for some services. See full [Terms and Conditions](#).

