

“One Month Free

November 2023” Offer

Offer Terms and Conditions

1. These Terms and Conditions apply to the ING “One Month free November 2023” (“**Offer**”). 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 Offer commences at 12:00 am (AEDT) on 01 November 2023 and closes at 11.59pm (AEDT) on 30 November 2023 (“**Offer Period**”). Policies joined after 11.59pm (AEDT) on 30 November 2023 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 combined Hospital and Extras health insurance product** through ING’s approved channels during the Offer Period (“**Eligible Product**”). 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. 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:
 - a. these Terms and Conditions (including, but not limited to, the Eligibility Requirements); and
 - b. any other terms and conditions imposed by nib in relation to the selection of policy start dates.
7. 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 30 days of the annual premium.
8. Eligible Members must meet all of the following requirements (“**Eligibility Requirements**”)
 - a. The Eligible Member must successfully join an Eligible Product during the Offer Period through one of ING’s approved channels (using the ING website ing.com.au).
 - b. The Eligible Member must maintain the Eligible Product up to the date of the Offer being applied to the active policy, being **31 January 2024** for policies purchased between **01 November 2023** and **30 November 2023**. The Offer will be forfeited if the Eligible Member is not an active policyholder on this date.
 - c. The Eligible Member must not be a current policyholder of a product issued by nib (including Qantas Health Insurance, Suncorp Health Insurance, Priceline Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, ING Health Insurance, Real Health Insurance, Seniors Health Insurance, nib International Health Insurance, nib Overseas Students Health Insurance or nib Corporate Health Insurance) at the time of joining the Eligible Product, or have joined and cancelled any of these policies 6 months before or during the Offer Period; and
 - d. The Eligible Member must not be an employee of the Promoter or nib.
9. Limit of one Offer per policy for each Eligible Product commenced during the Offer Period.
10. The Offer cannot be combined with any other offer or promotion unless otherwise stated.



11. If an Eligible Member has satisfied the Eligibility Requirements, nib, on behalf of the Promoter, 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 7 of these Terms and Conditions.
12. 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.
13. 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 Offer, 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 Offer.
14. 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).
15. nib and the Promoter reserve the right to withdraw, cancel, suspend all or any part of this Offer, including replacing any part of this Offer with another offer of equal or greater value at nib’s or the Promoter’s sole discretion. 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.
16. nib and the Promoter are not responsible for any undelivered emails due to an Eligible Member’s spam filters or email settings.
17. 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.
18. nib and the Promoter (subject to State and Territory legislation) reserves the right to amend, withdraw, cancel or suspend this Offer if an event beyond the control of the Promoter corrupts or affect the administration security, fairness, integrity or proper conduct of this Offer.
19. Personal information will be collected by nib and the Promoter for the purpose of conducting and promoting this Offer, and to assist nib and 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



ING Health Insurance

"2 and 6 Month

Waiver" Offer

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 000893 292 of 60 Margaret Street, Sydney, Australia. ("Promoter" or "ING").
3. The Waiver commences at 12:00 am (AEDT) on 01 November 2023 and closes at 11.59 pm (AEDT) on 30 November 2023" (**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 combined Hospital and Extras health insurance product** through ING's approved channels during the Waiver Period ("**Eligible Product**"). 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. 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 nib 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);
 - 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, ING Health Insurance, Priceline Health Insurance, Real Health Insurance, Seniors 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 the Promoter or 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); any theft, unauthorised access or third-party interference;
 - 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 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 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 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.

