

# CASHBACK OFFER

## Terms and conditions

1 September 2023



HEALTHIER, LONGER,  
BETTER LIVES

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this cashback offer to **Eligible Customers** holding an **Eligible Policy (Offer)**, on the following terms and conditions:

### 1. Eligibility

You will be an **Eligible Customer** where:

- 1.1 As at 1 September 2023 you do not hold and are not insured under, nor have you in the 2 months prior to 1 September 2023 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 From 1 September 2023 you purchase an **Eligible Policy** issued by AIA Health online from the AIA Health website (aia.com.au/saints) or directly over the phone via the AIA Health Call Centre on 1800 AIA AFL (1800 242 235). The following are not considered to be an **Eligible Policy**:
  - 1.2.1 Members who reside in the Northern Territory (NT).
  - 1.2.2 Policies sold via brokers or re-sellers, or to which any other discount or promotion offered by AIA Health has been applied are ineligible for this promotion.
  - 1.2.3 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
  - 1.2.4 Overseas Workers Base Cover
  - 1.2.5 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 Eligible Online Promotional Code is as below:

Club	Promo Code
St Kilda Football Club	SAINTSAIA
- 1.6 Maintain continuous membership with AIA Health for at least 3 months from the Policy Commencement Date (The **Qualifying Period**) of your **Eligible Policy**.

### 2. Offer

The following offer applies to **Eligible Customers** only:

- 2.1 You will be entitled to receive a credit on your St Kilda Football Club membership.
- 2.2 The Club credit amounts you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of each **Qualifying Period** and the credit values table that corresponds to that **Eligible Policy** type.
- 2.3 **Qualifying Period**

Once you have held and paid for the **Eligible Policy** for a continuous period of 3 months from your commencement date St Kilda Football Club will process your club credit.
- 2.4 Membership credit can only be redeemed on St Kilda Football Club memberships.
- 2.5 Where the value of the membership credit is greater than the value of your St Kilda Football Club membership, the remaining balance can be spent on additional St Kilda Football Club memberships where the additional member resides in the same household as the Policyholder.
- 2.6 Membership credit is provided in a lump sum and cannot be split. It must be redeemed as a one-time benefit in a single transaction. Unused credit will be forfeited.
- 2.7 Credit that is being used for membership can be used towards future membership fees for the St Kilda Football Club.
- 2.8 The Membership Credit cannot be used to refund an existing membership.

### 3. General

- 3.1 This offer is not available in conjunction with any other AIA Health promotional join offer or any other AIA Australia Limited staff promotional offer or discount.
- 3.2 This offer is only available for Eligible Policies purchased directly from AIA Health.
- 3.3 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 3.4 Should you purchase an AIA Health policy, St Kilda Football Club may be eligible to receive a referral fee of the first year's premium payable under that policy.

### 4. Redemption Terms

- 4.1 You will be provided with your eligible credit by St Kilda Football Club in your fourth month of membership with AIA Health.
- 4.2 Failure to provide or use of an invalid Promotional Code when applying for your AIA Health policy will result in forfeiting the offer.
- 4.3 You agree that AIA Health will provide St Kilda Football Club with your personal information required for the purposes of redeeming this offer only.
- 4.4 St Kilda Football Club are responsible for the issuing of St Kilda Football Club memberships and the fulfilment of any eligible credit.
- 4.5 Arrears, suspension, or termination of your AIA Health policy within The **Qualifying Period** will result in forfeiting the offer.
- 4.6 For any queries or issues regarding St Kilda Football Club Memberships, including the issuing of your eligible credit, you should contact:

Club	Phone Number
St Kilda Football Club	1300 467 246

- 4.7 AIA Health products are issued by AIA Health Insurance Pty Ltd. For AIA Health customer service queries, including claims, please contact AIA Health:  
Phone: 1800 333 004, Mon-Fri 8am-6pm AEST  
Email: Health.MemberServices@aia.com.au  
Web: aia.com.au/health
- 4.7 The offer is not available with any other AIA Health promotional join offer.
- 4.8 The offer will not apply in respect of policies that are inactive or suspended (excluding approved COVID related suspensions) at any point during the **Qualifying Period**.
- 4.9 The offer is not exchangeable for cash.

### Club credit table

Product (Excl NT)	Single	Single Parent	Couple/ Family
Basic Accident Only Hospital, Basic Plus Hospital-only	50	75	100
Basic Accident Only Hospital, Basic Plus Hospital with all Extras	100	150	200
Bronze Hospital, Bronze Plus Hospital-only	100	150	200
Bronze Hospital, Bronze Plus Hospital with all Extras	150	225	300
Silver Hospital, Silver Plus Hospital, Silver Plus Advanced Hospital-only	100	150	200
Silver Hospital, Silver Plus Hospital, Silver Plus Advanced Hospital with all Extras except Best 70% Back Extras	150	225	300
Silver Hospital, Silver Plus Hospital, Silver Plus Advanced Hospital Best 70% Back Extras	200	300	400