

TERMS AND CONDITIONS

Extras Value Protect 3.0 Campaign 2022



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this Extras Value Protect 3.0 offer available on open AIA Health ancillary (also known as 'extras') products on the following terms and conditions:

1. Eligibility

You must be an Eligible Customer to access the Offer.
You will be an Eligible Customer where:

- 1.1. As at 31 December 2022 you held one of the following open AIA Health ancillary products known as Extras products ("eligible products"):
 - 1.1.1. Lite Extras
 - 1.1.2. Standard Extras
 - 1.1.3. Lifestyle Extras
 - 1.1.4. Enhanced Extras
 - 1.1.5. Lite Saver Extras
 - 1.1.6. Healthy Saver Extras
 - 1.1.7. Active Saver Extras
- 1.2. You remained a member of an AIA Health eligible product listed in 1.1 up until 28 February 2023 or the date that any Extras Value Protect refund payable under Extras Values Protect 3.0 is paid, whichever occurs first
- 1.3. Your AIA Vitality Status as at 31 December 2022 was either Silver, Gold or Platinum.

2. The Offer

- 2.1. Where you are an Eligible Customer, you will, subject to your AIA Vitality Status, be entitled to an Extras Value Protect refund of premiums paid on your eligible Extras product for the period 1 January 2022 to 31 December 2022 (**eligibility period**) where Extras benefits paid to you (whether during or subsequent to the eligibility period) in respect of general treatment obtained by you during the eligibility period were less than the value of the Extras premiums that you paid in respect of the eligibility period. The difference between these two amounts is known as the 'Extras Value Protect potential refund amount'.

- 2.2. Your AIA Vitality status as at 31 December 2022 will determine what proportion of the potential refund amount will be paid to you, known as the Value Protection Percentage.

AIA Vitality Status	The difference between Extras premiums paid and Extras benefits paid that will be entitled to the Extra Value Protect refund benefit, known as the Value Protection Percentage
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Bronze	Nil – not eligible for EVP 3.0
Silver	50%
Gold	75%
Platinum	100%

- 2.3. Policies that are cancelled, terminated or suspended prior to 28 February 2023 or the date that any Extras Value Protect refund is paid, whichever occurs first, will be ineligible for this offer.
- 2.4. Any premiums paid for an AIA Health Hospital product are not included in the calculation of the 'Extras Value Protect potential refund amount'.

3. Redemption terms

- 3.1. Any refund payable to a customer will be paid to the registered direct credit account provided by the customer.