



CBUS EMPLOYEES 6 WEEKS PREMIUM CASHBACK ON YOUR HEALTH INSURANCE

Terms and Conditions

1 September – 31 October 2025

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this 6 weeks premium 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 2025, you do not hold an active private health insurance policy issued by AIA Health.
- 1.2 As at 1 September 2025, you are a current employee of CBUS.
- 1.3 You must purchase either a Hospital only, or combined Hospital & Extras corporate policy issued by AIA Health that commences between 1 September 2025 and 31 October 2025 (**Eligible Policy**).

The following are not considered to be an **Eligible Policy**:

- 1.3.1 All AIA Health Retail Hospital and combined products (i.e. do not reference 'Corporate' in the product name).
- 1.3.2 Corporate Silver Plus Family Hospital, Corporate Silver Plus Premium Hospital and Corporate Gold Hospital products.
- 1.3.3 Overseas Workers Base Cover and Overseas Workers Standard Cover.
- 1.3.4 Extras Only products.
- 1.4 You are at least 18 years of age.
- 1.5 Your policy makes reference to the following code: **CBUSSEP25**
- 1.6 You maintain continuous membership with AIA Health for the **Qualifying Period** from the commencement of your **Eligible Policy**.

2. Offer

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

Combined Hospital & Extras Policies

- 2.1 You will be entitled to receive 6 weeks free as a premium cashback across Year 1 and 2 of your **Eligible Policy** plus an ongoing corporate discount (currently 2% for the AIA Health Corporate products), and an AIA Vitality discount, where eligible (see Section 3).
- 2.2 The premium cashback amount 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**.
- 2.3 One (1) **Eligible Customer** per **Eligible Policy** is entitled to the offer.

2.4 Qualifying Period 1

- i) For **Eligible Policies** effective between 1 September 2025 and 30 September 2025, once you have held and paid for your **Eligible Policy** for a continuous period up until **5 January 2026**, you will be reimbursed the equivalent of 4 weeks premium as a cashback to your nominated bank account.
- ii) For **Eligible Policies** effective between 1 October 2025 and 31 October 2025, once you have held and paid for your **Eligible Policy** for a continuous period up until **2 February 2026**, you will be reimbursed the equivalent of 4 weeks premium as a cashback to your nominated bank account.

2.5 Qualifying Period 2

- i) For **Eligible Policies** effective between 1 September 2025 and 30 September 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **5 October 2026** and you have **AIA Vitality Silver Status** or above at the time of fulfilment, you will be

reimbursed the equivalent of 2 weeks of premiums into your nominated bank account within **15 business days after the end of the Qualifying Period**.

- ii) For **Eligible Policies** effective between 1 October 2025 and 31 October 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 November 2026** and you have **AIA Vitality Silver Status** or above at the time of fulfilment, you will be reimbursed the equivalent of 2 weeks of premiums into your nominated bank account within **15 business days after the end of the Qualifying Period**.

Hospital Only Policies

- 2.6 You will be entitled to receive 4 weeks free as a premium cashback in Year 1 of your **Eligible Policy** plus an ongoing corporate discount (currently 2% for the AIA Health Corporate products), and an AIA Vitality discount, where eligible (see Section 3).
- 2.7 The premium cashback amount you will be entitled to receive under this offer will be determined by the **Eligible Policy** type held by you at the end of the **Qualifying Period**.
- 2.8 One (1) **Eligible Customer** per **Eligible Policy** is entitled to the offer.

2.9 Qualifying Period 1

- i) For **Eligible Policies** effective between 1 September 2025 and 30 September 2025, once you have held and paid for your **Eligible Policy** for a continuous period up until **5 January 2026**, you will be reimbursed the equivalent of 4 weeks premium as a cashback to your nominated bank account.
- ii) For **Eligible Policies** effective between 1 October 2025 and 31 October 2025, once you have held and paid for your **Eligible Policy** for a continuous period up until **2 February 2026**, you will be reimbursed the equivalent of 4 weeks premium as a cashback to your nominated bank account.
- 2.10 You will receive the premium cashback amount pursuant to this offer in your direct credit account within **15 business days after the end of the Qualifying Period** date.
- 2.11 The premium cashback will be paid as a cash reimbursement. Provision of Benefit account details is a requirement of fulfilment. Paid by direct deposit only. If no/incorrect direct credit details are provided the offer will be applied as a weeks free credit onto the member's AIA Health policy, and AIA Health will no longer be subject to, and is relieved from, any obligation to pay you a cash reimbursement under this offer. Direct credit details can be updated in the Membership option section within the AIA Health App or Portal.

3. Corporate discount

- 3.1 You are entitled to receive a corporate discount on the cost of your Complying Health Insurance Product (CHIP), for as long as you are an employee of CBUS. The current corporate discount for eligible CBUS employees is 2% on the AIA Health Corporate Health products. The size of this discount may change in the future but not without prior notification to you.
- 3.2 You are eligible for a 5% AIA Vitality discount where you engage with the program achieving AIA Vitality Silver Status or above (as specified in clause 3.4 below).
- 3.3 Any discounts e.g. the 5% AIA Vitality discount and the 2% corporate discount (i.e. a 7% total discount) are applied to the total premium of AIA Health and AIA Vitality.
- 3.4 To remain eligible for the ongoing 5% AIA Vitality discount, **Eligible Customers** must maintain an AIA Vitality Silver Status or above for each year that they hold an **Eligible Policy**. If **Eligible Customers** don't maintain AIA Vitality Silver Status or above, the AIA Vitality discount will reduce by 2.5% each year until no discount is applied.

4. General

- 4.1 This offer is not available in conjunction with any other AIA Health promotional join offer.
- 4.2 Your **Eligible Policy** must not be in arrears, terminated or suspended during the **Qualifying Period**.
- 4.3 This offer is only available for **Eligible Policies** purchased directly from AIA Health.
- 4.4 You will be issued the applicable cashback amount pursuant to this offer in your nominated bank account **within 15 business days after the end of the Qualifying Period**.
- 4.5 The **Eligible Customer** will receive an SMS notification once the premium cashback has been paid.
- 4.6 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.