



HEALTHIER, LONGER,
BETTER LIVES

GET UP TO \$600 CASHBACK* ON HEALTH INSURANCE

When you take out a
combined Hospital & Extras or
Hospital Only policy by 31 July

Dr. Jaime Lee

Founder and CEO of Health Quotient,
AIA Ambassador

*On eligible products. T&Cs apply.

UP TO \$600 CASHBACK

Terms and Conditions

1 July 2025 – 31 July 2025



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 July 2025** you do not hold and are not insured under, nor have you in the 2 months prior to **1 July 2025** held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a hospital only or combined hospital and extras policy issued by AIA Health that commences between 1 July 2025 and 31 July 2025 (**Eligible Policy**). The following are not considered to be an **Eligible Policy**:
 - 1.2.1 Extras Only products
 - 1.2.2 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product)
 - 1.2.3 Policies held by members who reside in Northern Territory (NT)
 - 1.2.4 AIA Health Corporate health insurance products
 - 1.2.5 AIA Health Overseas Workers Base Cover & AIA Health 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 and are an Australian resident.
- 1.5 You use or reference the following promotional code: **AIAJUL25**
- 1.6 You maintain continuous membership with AIA Health for each **Qualifying Period** from the commencement date of your **Eligible Policy**.
- 1.7 Your **Eligible Policy** is paid up to the **Qualifying Period** at the time of fulfilment. Time of fulfilment is determined as **within 15 business days of the end of the Qualifying Period**.

2. Cashback Offer

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

COMBINED HOSPITAL & EXTRAS POLICIES

- 2.1 You will be entitled to receive a maximum of \$600 cashback combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.2 The 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** and Cashback Values table (see section 3.9) that corresponds to that **Eligible Policy** type.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.4 Qualifying Period 1

Once you have held and paid for your **Eligible Policy** for a continuous period up to **3 November 2025**, you will be credited up to \$400 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the end of Qualifying Period**. See Cashback Values table.

2.5 Qualifying Period 2

Once you have held and paid for your **Eligible Policy** for a continuous period up to **3 August 2026** and you have an AIA Vitality Silver Status or above at the time of fulfilment, you will be credited up to \$200 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the end of the Qualifying Period**. See Cashback Values table.

HOSPITAL ONLY POLICIES

- 2.6 You will be entitled to receive a maximum of \$400 cashback combined in Year 1 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.7 The 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** and Cashback Values table (see section 3.9) that corresponds to that **Eligible Policy** type.
- 2.8 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.9 Qualifying Period

Once you have held and paid for your **Eligible Policy** for a continuous period up to **3 November 2025**, you will be credited up to \$400 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the end of the Qualifying Period**. See Cashback Values table.

3. General

- 3.1 This Cashback 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 You will be issued the applicable cashback amount pursuant to this offer in your direct credit account within **15 business days** after the end of the applicable **Qualifying Period**.
- 3.5 Cashback amounts are payable by direct deposit only. Your provision of correct direct credit banking details is a requirement of AIA Health's fulfilment of this offer. If you do not provide correct direct credit details to AIA Health, AIA Health will apply this offer as a 'credit amount' entitlement on your **Eligible 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.
- 3.6 This offer is not available to any customers attached to a corporate group affiliated with AIA Australia, including employees/contractors of AIA Australia.
- 3.7 The **Eligible Customer** will receive SMS notification once the premium cashback has been paid.
- 3.8 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.

3.9 Cashback Values table

Excluding NT	Year 1		Year 2	
Product (Combined)	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Basic, Basic Plus, Bronze, Bronze Plus Hospital with any AIA Health Extras product	100	200	50	100
Silver, Silver Plus Hospital with any AIA Health Extras product	150	300	75	150
Silver Plus Advanced Hospital with any AIA Health Extras product	200	400	100	200
Product (Hospital only)	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Basic, Basic Plus, Bronze, Bronze Plus Hospital	100	200	0	0
Silver, Silver Plus Hospital	150	300	0	0
Silver Plus Advanced Hospital	200	400	0	0