

Terms and conditions

1 July – 31 July 2023



HEALTHIER, LONGER,
BETTER LIVES

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes these new member offers on AIA Health products on the following terms and conditions.

1. Eligibility

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

- 1.1. As at 1 July 2023, you do not hold and are not insured under, nor have you in the 2 months prior to 1 July 2023 held or been insured under a private health insurance policy issued by AIA Health.
- 1.2. You must purchase either a Hospital only or combined Hospital & Extras policy issued by AIA Health that commences between 1 July and 31 July 2023 (Eligible Policy). The following are not considered to be an Eligible Policy:
 - Silver Plus Family and Gold Hospital products (either standalone or within a combined product).
- 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. You use or reference the following promo code:
AIAJULY23
- 1.6. You maintain continuous membership with AIA Health for each Qualifying Period (1 November 2023, 1 August 2024 and 1 August 2025 (where applicable)) from the commencement of your Eligible Policy.

2. The Offer

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

- 2.1. i) Customers taking out a **Hospital only** policy will be entitled to receive a up to \$300 cashback in Year 1 of their eligible policy.
- ii) Customers taking out a **combined Hospital & Extras** policy will be entitled to receive up to a \$900 cashback across Year 1, Year 2 and Year 3 of your eligible

policy. Eligible policies will receive up to \$300 cashback after meeting criteria for **Qualifying Period 1**, plus up to \$300 cashback after meeting criteria for **Qualifying Period 2** and **Qualifying Period 3**.

- 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 the value in the table below that corresponds to that Eligible Policy type.
- 2.3. One (1) Eligible Customer per Eligible Policy is entitled to the offer.
- 2.4. Once you have held your Eligible Policy and the policy is paid up to the end of the relevant Qualifying Period, the offer will be redeemed as follows:

2.4.1 Hospital Only Products

Once you have held and paid for your Eligible Policy for a continuous period up until 1 November 2023, you will receive up to \$300 cashback to your nominated direct credit bank account within **14 business days** of the Qualifying date.

2.4.2 Combined Products

(a) Qualifying Period 1

Once you have held and paid for your Eligible Policy for a continuous period up until 1 November 2023, you will receive up to \$300 cashback to your nominated direct credit bank account within **14 business days** of the Qualifying date.

(b) Qualifying Period 2

Once you have held and paid for your Eligible Policy for a continuous period up until 1 August 2024 and **you have AIA Vitality Silver Status or above at the time of fulfilment**, you will receive up to \$300

cashback to your nominated direct credit bank account within **14 business days** of the Qualifying date.

c) Qualifying Period 3

Once you have held and paid for your Eligible Policy for a continuous period up until 1 August 2025 and **you have AIA Vitality Silver Status or above at the time of fulfilment**, you will receive up to \$300 cashback to your nominated direct credit bank account within **14 business days** of the Qualifying date.

- 2.5. This offer is not available in conjunction with any other AIA Health promotion join offer or any other AIA Australia Limited Staff promotional offer or discount.
- 2.6. Your Eligible Policy must not be in arrears, terminated or suspended during the Qualifying Period.
- 2.7. You will receive the cashback amount pursuant to this offer in your direct credit account within 14 business days of the Qualifying Period date.

- 2.8. 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. General

- 3.1. The Offer is not available with any other AIA Health promotional join offer.
- 3.2. The Offer is not exchangeable for cash.
- 3.6. The Eligible Customer will receive SMS notification once the premium refund has been issued into your nominated direct credit account.

Cashback value tables

Excluding NT and WA

Product (excluding NT and WA)	Year 1		Year 2		Year 3		Headline
	Single/ Single Parent	Couple/ Family	Single/ Single Parent	Couple/ Family	Single/ Single Parent	Couple/ Family	
Basic Accident Only Hospital, Basic Plus Hospital, Bronze Hospital, Bronze Plus Hospital with all extras	150	300	100	200	100	200	700
Silver Hospital with all extras	150	300	125	250	125	250	800
Silver Plus Hospital, Silver Plus Advanced Hospital with all extras	150	300	150	300	150	300	900

Hospital only (excluding NT and WA)	Year 1	
	Single/ Single Parent	Couple/ Family
Basic Accident Only Hospital, Basic Plus Hospital	150	300
Bronze Hospital, Bronze Plus Hospital, Silver Hospital	150	300
Silver Plus Hospital, Silver Plus Advanced Hospital	150	300

Cashback value tables

NT and WA

Product (NT and WA)	Year 1		Year 2		Year 3		Headline
	Single/ Single Parent	Couple/ Family	Single/ Single Parent	Couple/ Family	Single/ Single Parent	Couple/ Family	
Basic Accident Only Hospital, Basic Plus Hospital, Bronze Hospital with all extras	100	200	50	100	50	100	400
Bronze Plus Hospital, Silver Hospital, Silver Plus Hospital with all extras	150	300	75	150	75	150	600
Silver Plus Advanced Hospital with all extras	150	300	150	300	150	300	900

Hospital only (NT and WA)	Year 1	
	Single/ Single Parent	Couple/ Family
Basic Accident Only Hospital, Basic Plus Hospital	75	150
Bronze Hospital, Bronze Plus Hospital, Silver Hospital, Silver Plus Hospital	100	200
Silver Plus Advanced Hospital	150	300