AIA HEALTH INSURANCE

# BFT offer: Up to to 8 weeks premium cashback on your health insurance

## Terms and conditions

1 August 2026 to 30 September 2026

**AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this weeks free 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 2026 you do not hold and are not insured under, nor have you in the 2 months prior to 1 September 2026 held or been insured under, a private health insurance policy issued by AIA Health.

1.2 You must purchase a hospital only policy or a combined hospital and extras policy issued by AIA Health that commences between 1 August 2026 and 30 September 2026 (**Eligible Policy**). The following are not considered to be an **Eligible Policy**:

- 1.2.1 Silver Plus Family Hospital and Gold Hospital products (regardless of which extras policy they are purchased with).
- 1.2.2 Extras Only products.
- 1.2.3 AIA Health Overseas Workers Base Cover and AIA Health Overseas Workers Standard Cover.
- 1.2.4 Corporate products.
- 1.2.5 Policies held by members who reside in Northern Territory (NT).

1.3 You are a primary AIA Health member (policy holder) within an eligible health insurance policy.

1.4 You are an existing or new BFT member at an eligible BFT studio.

1.5 You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.

1.6 You are at least 18 years of age.

1.7 Your policy makes reference to promo code: **BFTAUG26**

1.8 You maintain continuous membership with AIA Health for the **Qualifying Period** specified in clauses 2.4 and 2.8 below from the commencement date of your **Eligible Policy**.

1.9 Your **Eligible Policy** is paid up to the **Qualifying Period** at the time of fulfilment. Time of fulfilment is determined as **within 30 days of the end of the Qualifying Period**.

## 2. Offer

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

### Combined Hospital & Extras Policies

2.1 You will be entitled to receive up to 8 weeks as a premium cashback combined across Year 1 and 2 of your **Eligible Policy**. This offer will be promoted to **Eligible Customers** as a four weeks premium cashback after meeting criteria for **Qualifying Period 1**, four weeks premium cashback after meeting criteria for **Qualifying Period 2**.

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 the **Qualifying Period**.

2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.4 (a) **Qualifying Period 1**

i) **For Eligible Policies** effective between 1 August 2026 and 31 August 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **7 December 2026**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

ii) For **Eligible Policies** effective between 1 September 2026 and 30 September 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **4 January 2027**, you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

2.4 (b) **Qualifying Period 2**

i) For **Eligible Policies** effective between 1 August 2026 and 31 August 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **6 September 2027** and you have AIA Vitality Silver Status or above at the time of fulfilment, you will be reimbursed the equivalent of 4 weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

ii) For **Eligible Policies** effective between 1 September 2026 and 30 September 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **4 October 2027**, and you have AIA Vitality Silver Status or above at the time of fulfilment, you will be reimbursed the equivalent of 4 weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

## Hospital Only Policies

2.5 You will be entitled to receive a maximum of four weeks as a premium cashback in Year 1 of your **Eligible Policy**. This offer will be promoted to **Eligible Customers** as a four week premium cashback after meeting criteria for **Qualifying Period 1**.

2.6 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 **Qualifying Period 1**.

2.7 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.8 **Qualifying Period 1**

i) For **Eligible Policies** effective between 1 August 2026 and 31 August 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **7 December 2026** you will be reimbursed the equivalent four weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

ii) For **Eligible Policies** effective between 1 September 2026 and 30 September 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to **4 January 2027** you will be reimbursed the equivalent four weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

2.9 Premium 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. Direct credit details can be updated in the Membership option section within the AIA Health App. 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 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 can be used in conjunction with the AIA Vitality BFT offer.

3.3 This offer is only available for **Eligible Policies** purchased directly from AIA Health.

3.4 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.

3.5 This offer is not available to any customers attached to a corporate group affiliated with AIA Australia, including employees/contractors of AIA Australia.

3.6 The **Eligible Customer** will receive an SMS notification once the premium cashback has been paid.

3.7 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.