

UP TO \$600 CLUB CREDIT

Terms and conditions

September 2024



HEALTHIER, LONGER,
BETTER LIVES

AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this club credit 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 **16 September 2024**, you do not hold and are not insured under, nor have you in the 12 months prior to **16 September 2024** held or been insured under a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a combined Hospital and Extras policy or a Hospital only policy issued by AIA Health from the AIA Health website (aia.com.au/saints) or directly over the phone via the AIA Health Call Centre on 1800 AIA AFL (1800 242 235), that commences between 16 September 2024 and 15 November 2024 (**Eligible Policy**).

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

- 1.2.1 Members who reside in the Northern Territory (NT)
- 1.2.2 Silver Plus Family Hospital and Gold Hospital products (either standalone or combined with Extras)
- 1.2.3 Extras Only products
- 1.2.4 AIA Health Overseas Workers Base Cover
- 1.2.5 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
- 1.5 Your policy makes reference the following promo code: **SAINTSEP24**
- 1.6 You maintain continuous membership on an **Eligible Policy** for the entirety of the **Qualifying Period** from the commencement of your **Eligible Policy**.

2. Offer

Combined Hospital & Extras Policies

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

- 2.1 You will be entitled to receive up to a maximum \$600 club credit on your St Kilda Football Club membership combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.2 The club credit amounts 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 Club Credit Values table 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 **Qualifying Period**, the offer will be redeemed as follows:

Qualifying Period 1

- i) For **Eligible Policies** commencing between 16 September 2024 and 16 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **13 January 2025**, St Kilda Football Club will process your up to \$400 club credit. See Club Credit Values table.
- ii) For **Eligible Policies** commencing between 17 October 2024 and 15 November 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **10 February 2025**, St Kilda Football Club will process your up to \$400 club credit. See Club Credit Values table.

Qualifying Period 2

- i) For **Eligible Policies** commencing between 16 September 2024 and 16 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 November 2025** and you have held **AIA Vitality Silver Status or above**, St Kilda Football Club will process your up to \$200 club credit. See Club Credit Values table.
- ii) For **Eligible Policies** commencing between 17 October 2024 and 15 November 2024 and you have held **AIA Vitality Silver Status or above**, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2025**, St Kilda Football Club will process your up to \$200 club credit. See Club Credit Values table.

Hospital only Policies

- 2.5 You will be entitled to receive a maximum \$400 club credit in Year 1 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.6 The club credit 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**.
- 2.7 One (1) **Eligible Customer** per **Eligible Policy** is entitled to the offer.
- 2.8 Once you have held your **Eligible Policy** and the policy is paid up to the end of the **Qualifying Period**, the offer will be redeemed as follows:

Qualifying Period 1

- i) For **Eligible Policies** commencing between 16 September 2024 and 16 October 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **13 January 2024**, St Kilda Football Club will process your club credit. See Club Credit Values table.
 - ii) For **Eligible Policies** commencing between 17 October 2024 and 15 November 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **10 February 2025**, St Kilda Football Club will process your club credit. See Club Credit Values table.
- 2.9 Membership credit can only be redeemed on Collingwood Football Club memberships.
 - 2.10 Where the value of the membership credit is greater than the value of your St Kilda Football Club membership, the remaining balance can be spent on additional St Kilda Football Club memberships where the additional member resides in the same household as the Policyholder.
 - 2.11 Membership credit is provided in a lump sum and cannot be split. It must be redeemed as a one-time benefit in a single transaction. Unused credit will be forfeited.
 - 2.12 Credit that is being used for membership can be used towards future membership fees for the St Kilda Football Club.
 - 2.13 Membership credit cannot be used to refund an existing membership.

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 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 Should you purchase an AIA Health policy, St Kilda Football Club may be eligible to receive a referral fee of the first year's premium payable under that policy.

4. Redemption Terms

- 4.1 You will be provided with your eligible credit by St Kilda Football Club in your fourth month of membership with AIA Health.
- 4.2 Failure to provide or use of an invalid promotional code when applying for your AIA Health policy will result in forfeiting the offer.
- 4.3 You agree that AIA Health will provide St Kilda Football Club with your personal information required for the purposes of redeeming this offer only.
- 4.4 St Kilda Football Club are responsible for the issuing of St Kilda Football Club memberships and the fulfilment of any eligible credit.
- 4.5 Arrears, suspension, or termination of your AIA Health policy within The **Qualifying Period** will result in forfeiting the offer.
- 4.6 For any queries or issues regarding St Kilda Football Club memberships, including the issuing of your eligible credit, you should contact St Kilda Football Club on 1300-GO SAINTS (1300-467-246).
- 4.7 AIA Health products are issued by AIA Health Insurance Pty Ltd. For AIA Health customer service queries, including claims, please contact AIA Health: Phone: 1800 333 004, Mon-Fri 8am-6pm AEST Email: Health.MemberServices@aia.com.au Web: aia.com.au/health
- 4.8 The offer is not available with any other AIA Health promotional join offer.
- 4.9 The offer will not apply in respect of policies that are inactive or suspended (excluding approved COVID related suspensions) at any point during the **Qualifying Period**.
- 4.10 The offer is not exchangeable for cash.

Club credit table*

Product (Combined)	YEAR 1		YEAR 2		Up to
	Single/ Single Parent	Couple/Family	Single/ Single Parent	Couple/Family	
Basic, Basic Plus, Bronze, Bronze Plus with all Extras	\$100	\$200	\$50	\$100	\$300
Silver, Silver Plus with all Extras	\$150	\$300	\$75	\$150	\$450
Silver Plus Advanced with all Extras	\$200	\$400	\$100	\$200	\$600
Product (Hospital-only)					
Basic, Basic Plus, Bronze, Bronze Plus	\$100	\$200	\$0	\$0	\$200
Silver, Silver Plus	\$150	\$300	\$0	\$0	\$300
Silver Plus Advanced	\$200	\$400	\$0	\$0	\$400

*Excl NT residents