AIA HEALTH 8 WEEKS PREMIUM REFUND & CLUB GUERNSEY

Terms and conditions

February - March 2023



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this up to 8 weeks of premium refunds to Eligible Customers only on the following terms and conditions:

1. Eligibility

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

- 1.1 As at 16 January 2023 you do not hold and are not insured under, nor have you in the 2 months prior to 16 January 2023 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You purchase a private health insurance policy issued by AIA Health that commences between 16 January 2023 and 31 March 2023 (Eligible Policy).
- You have not utilised any other discount or promotion issued or provided by AIA Health within the last 12 months.
- 1.4 The policy is a combined hospital and extras product, excluding Silver Plus Ultimate and Gold combined products.
- 1.5 You are at least 18 years of age.
- 1.6 You use or reference the following promo code: **STK8WK23**
- 1.7 You maintain continuous membership with AIA Health for each qualifying period specified in clauses 2.4(a) and 2.4(b) below from the commencement date of your Eligible Policy.

2. Offer

The following offer applies to Eligible Customers only:

- 2.1 You will be entitled to receive 8 weeks of premium refunds across Year 1 and Year 2 of your Eligible Policy.
- 2.2 The premium refund 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 applicable Qualifying Period.

- 2.3 Only one (1) Eligible Customer per Eligible Policy is entitled to this offer.
- 2.4a Qualifying Period 1
 - For Eligible Policies purchased between 16 January 2023 and 28 February 2023, once you have held and paid for your Eligible Policy for a continuous period up to 1 May 2023, you will be reimbursed the equivalent of 6 weeks of premium as a cashback to your nominated direct credit bank account.
 - ii) For Eligible Policies purchased between 1 March 2023 and 31 March 2023, once you have held and paid for your Eligible Policy for a continuous period up to 1 June 2023, you will be reimbursed the equivalent of 6 weeks of premium as a cashback to your nominated direct credit bank account.
- 2.4b Qualifying Period 2
 - For Eligible Policies purchased between 16 January 2023 and 28 February 2023, once you have held and paid for your Eligible Policy for a continuous period up to 1 May 2024, you will be reimbursed the equivalent of 2 weeks of premium as a cashback to your nominated direct credit bank account.
 - ii) For Eligible Policies purchased between 1 March 2023 and 31 March 2023, once you have held and paid for your Eligible Policy for a continuous period up to 1 June 2024, you will be reimbursed the equivalent of 2 weeks of premium as a cashback to your nominated direct credit bank account.
- 2.5 At the end of Qualifying Period 1 you will also receive one (1) St Kilda Football Club guernsey.
- 2.6 You agree that AIA Health will provide St Kilda Football Club with your personal information required for the purposes of redeeming this offer only.

aia.com.au/health

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 You will be issued the applicable premium refund amount pursuant to this offer in your direct credit account within 14 days after the end of the applicable Qualifying Period.
- 3.5 Premium refunds under this offer will be paid as a cash reimbursement and 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 'weeks free' 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 St Kilda Football Club are responsible for the fulfilment of the St Kilda Football Club guernsey within 28 days following the end of **Qualifying Period 1**.
- 3.7 For any queries or issues regarding the St Kilda Football Club guernsey, please contact St Kilda Football Club on 1300 GO SAINTS (1300 467 246).