

TERMS AND CONDITIONS

October 2023



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this premium 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 October 2023 you do not hold and are not insured under, nor have you in the 2 months prior to 1 October 2023 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a policy issued by AIA Health that commences between 1 October 2023 and 30 November 2023 (**Eligible Policy**).

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

- 1.2.1 Silver Plus Family and Gold hospital products (either standalone or within a combined product).
- 1.2.2 Overseas Workers Base Cover.
- 1.2.3 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 a CBA customer at least 18 years of age.
- 1.5 You maintain continuous membership with AIA Health for each **Qualifying Period** according to your policy type as specified in clauses 2.4 (a), 2.4 (b), 2.4 (c), 2.8 (a), 2.8 (b) and 2.12 (a) from the commencement date of your **Eligible Policy**.

2. Offer

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

COMBINED HOSPITAL & EXTRAS POLICIES

- 2.1 You will be entitled to receive a maximum of 12 weeks of premium refunds across Year 1, Year 2, and Year 3 of your **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 6 weeks premium cashback after meeting the criteria set out under clause 2.4 (a) (**Qualifying Period 1**), 3 weeks premium cashback after meeting the criteria set out under clause 2.4 (b) (**Qualifying Period 2**) and 3 weeks premium cashback after meeting the criteria set out under clause 2.4 (c) (**Qualifying Period 3**).
- 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.

2.4(a) Qualifying Period 1

- i) For **Eligible Policies** purchased between 1 October 2023 and 31 October 2023 once you have held and paid for your **Eligible Policy** for a continuous period up to **22 January 2024** you will be reimbursed the equivalent of 6 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

ii) For **Eligible Policies** purchased between 1 November 2023 and 30 November 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **19 February 2024** you will be reimbursed the equivalent of 6 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

2.4 (b) Qualifying Period 2

i) For **Eligible Policies** purchased between 1 October 2023 and 31 October 2023 once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024** and you have **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed equivalent of 3 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

ii) For **Eligible Policies** purchased between 1 November 2023 and 30 November 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **17 January 2025** and you have **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed the equivalent of 3 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

2.4(c) Qualifying Period 3

i) For **Eligible Policies** purchased between 1 October 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 December 2025** and you have **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed the equivalent of 3 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

ii) **Eligible Policies** purchased between 1 November 2023 and 30 November 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **19 January 2026** and you have **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed the equivalent of 3 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

HOSPITAL ONLY POLICIES

2.5 You will be entitled to receive a maximum of 6 weeks of premium refunds across Year 1 and Year 2 of your **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 4 weeks premium cashback after meeting the criteria set out under clause 2.8 (a) (**Qualifying Period 1**) and a 2 weeks premium cashback after meeting the criteria set out under clause 2.8 (b) (**Qualifying Period 2**).

2.6 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**.

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

2.8(a) Qualifying Period 1

i) For **Eligible Policies** purchased between 1 October 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **22 January 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

ii) For **Eligible Policies** purchased between 1 November 2023 and 30 November 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **19 February 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

2.8(b) Qualifying Period 2

i) For **Eligible Policies** purchased between 1 October 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 December 2024** and you have **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed equivalent of 2 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

ii) For **Eligible Policies** purchased between 1 November 2023 and 30 November 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **17 January 2025** and you have **AIA Vitality Silver Status** or above at the time of fulfillment you will be reimbursed the equivalent of 2 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

EXTRAS ONLY POLICIES

- 2.9 You will be entitled to receive a maximum of 4 weeks premium refund for an **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 4 weeks premium cashback after meeting the criteria set out under clause 2.12 (**Qualifying Period 1**).
- 2.10 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**.
- 2.11 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.12 (a) Qualifying Period

- i) For **Eligible Policies** purchased between 1 October 2023 and 31 October 2023, once you have held and paid for your **Eligible Policy** for a continuous period up to **1 April 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.
- ii) For **Eligible Policies** purchased between 1 November 2023 and 30 November 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 4 weeks of premiums as a cashback to your nominated bank account within **14 business days of the Qualifying Period**.

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 cashback amount pursuant to this offer in your nominated bank account within 14 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 The promo code **CBAOCT23** will be automatically applied by AIA Health when the customer purchases an **Eligible Policy** through the eligible campaign period.

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