

TERMS AND CONDITIONS

February 2024



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this cashback offer to **Eligible Customers**, who have been introduced by Commonwealth Bank of Australia, 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 February 2024** you do not hold and are not insured under, nor have you in the 2 months prior to **1 February 2024** held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a Hospital only or combined Hospital and Extras policy issued by AIA Health that commences between 1 February 2024 and 31 March 2024 (**Eligible Policy**). The following are not considered to be an **Eligible Policy**:
 - 1.2.1 Extras only products
 - 1.2.2 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
 - 1.2.3 Policies held by members who reside in Northern Territory (NT) or Western Australia (WA)
 - 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 and are an Australian resident.
- 1.5 You maintain continuous membership with AIA Health for each **Qualifying Period** specified in clauses 2.4(a), 2.4(b), 2.8(a) and 2.8(b) below from the commencement date of your **Eligible Policy**.

2. Cashback Offer

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

COMBINED HOSPITAL & EXTRAS POLICIES

- 2.1 You will be entitled to receive a maximum of \$900 cashback combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 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 Cashback Values table (see section 3.7) that corresponds to that **Eligible Policy** type.
- 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 February 2024 and 29 February 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 3 June 2024, you will be credited up to \$600 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).
- ii) For **Eligible Policies** purchased between 1 March 2024 and 31 March 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 July 2024, you will be credited up to \$600 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).

2.4 (b) Qualifying Period 2

- i) For **Eligible Policies** purchased between 1 February 2024 and 29 February 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 March 2025 and you have held AIA Vitality Silver Status or above at the time of fulfillment, you will be credited up to \$300 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).
- ii) For **Eligible Policies** purchased between 1 March 2024 and 31 March 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 April 2025 and you have held AIA Vitality Silver Status or above at the time of fulfillment, you will be credited up to \$300 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).

HOSPITAL ONLY POLICIES

- 2.4 You will be entitled to receive a maximum of \$600 cashback combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.5 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 Cashback Values table (see section 3.7) that corresponds to that **Eligible Policy** type.
- 2.6 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 February 2024 and 29 February 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 3 June 2024, you will be credited up to \$400 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).
- ii) For **Eligible Policies** purchased between 1 March 2024 and 31 March 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 July 2024, you will be credited up to \$400 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business**

days of the Qualifying Period. See Cashback Values table (see section 3.7).

2.8 (b) Qualifying Period 2

- i) For **Eligible Policies** purchased between 1 February 2024 and 29 February 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 March 2025 and you have held AIA Vitality Silver Status or above at the time of fulfillment, you will be credited up to \$200 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).
- ii) For **Eligible Policies** purchased between 1 March 2024 and 31 March 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 April 2025 and you have held AIA Vitality Silver Status or above at the time of fulfillment, you will be credited up to \$200 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 14 business days of the Qualifying Period**. See Cashback Values table (see section 3.7).

3. General

- 3.1 This Cashback Offer and CBA Switch and Win 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 direct credit 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 **CBAFEB24** will be automatically applied by AIA Health when the customer purchases an **Eligible Policy** through the eligible campaign period.

3.7 Cashback Values table

Product name (Combined)	Year 1		Year 2	
	Policy type			
	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Basic, Basic Plus, Bronze with all Extras	\$150	\$300	\$75	\$150
Bronze Plus, Silver with all Extras	\$200	\$400	\$100	\$200
Silver Plus with all Extras	\$250	\$500	\$125	\$250
Silver Plus Advanced with all Extras	\$300	\$600	\$150	\$300

Product name (Hospital Only)	Year 1		Year 2	
	Policy type			
	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Basic, Basic Plus, Bronze	\$100	\$200	\$50	\$100
Bronze Plus, Silver	\$150	\$300	\$75	\$150
Silver Plus, Silver Plus Advanced	\$200	\$400	\$100	\$200

Note: 'Silver Plus Family' (which incorporates single, couples, single parent and family policy types) is ineligible for this offer, however should not be confused with purchasing a 'Silver Plus' family policy, which is eligible (as per the above table).

“CBA SWITCH AND WIN” PROMOTION

TERMS AND CONDITIONS

1. Information on how to enter and the prize(s) form part of these Terms and Conditions. Participation in this Promotion is deemed acceptance of these Terms and Conditions.
2. The Promoter is AIA Health Insurance Pty Ltd (ABN 32 611 323 034) of Level 6, 509 St Kilda Road, Melbourne VIC 3004, telephone 03 9009 4000 (“**Promoter**”).
3. Entry is only open to Australian residents (excluding NT and WA) aged 18 years or over who:
 - a) as at 1 February 2024, do not hold and are not insured under, nor have in the two (2) months prior to 1 February 2024 held or been insured under a private health insurance policy issued by the Promoter;
 - b) have not utilised any discount or promotion issued or provided by the Promoter within the twelve (12) months prior to the Promotional Period; and
 - c) are a customer of a health insurance provider that is not issued by the Promoter.
4. Employees (and their immediate families) of the Promoter, and agencies associated with this promotion are ineligible to enter. Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.
5. Entries into the promotion open at 7AM AEDT on 1 February 2024 and closes at 11:59PM AEDT on 31 March 2024 (“**Promotional Period**”).
6. To be eligible to enter, during the Promotional Period individuals must, upon being introduced by Commonwealth Bank of Australia, purchase either a Hospital Only Policy or a Combined Hospital and Extras Policy issued by the Promoter set to commence during the Promotional Period (“**Eligible Policy**”). At the time of purchase of an Eligible Policy, individuals must provide the name of their previous private health insurance provider and use the promotion code “CBAFEB24”.
7. For clarity, AIA Extras Only, AIA Health Overseas Workers Base Cover, AIA Health Overseas Workers Standard Cover, Silver Plus Family Hospital and Gold Hospital Products (either standalone or within a combined product) are not considered Eligible Policies for the purposes of this Promotion.
8. In the event that an entrant fails to provide the name and/or details of their previous private health insurance provider, they will be ineligible to enter this Promotion.
9. Only one (1) entry is permitted per person.
10. If, during the Promotional Period and until the prize draw (pursuant to clause 14), an Eligible Policy is in arrears or cancelled or exchanged for a product that is not eligible for entry into the promotion, the Promoter reserves the right in its absolute discretion to invalidate any entries awarded in respect of that Eligible Policy purchase.
11. The Promoter, reserves the right, at any time, to verify the validity of entries and entrants (including an entrant’s identity, age and place of residence) and reserves the right, in its sole discretion, to disqualify any individual who the Promoter has reason to believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper misconduct calculated to jeopardise fair and proper conduct of the promotion. Errors and omissions may be accepted at the Promoter’s discretion. Failure by the Promoter to enforce any of its rights at any stage does not constitute a waiver of those rights. The Promoter’s legal rights to recover damages or other compensation from such an offender are reserved.
12. Incomplete, indecipherable, or illegible entries will be deemed invalid.
13. If there is a dispute as to the identity of an entrant, the Promoter reserves the right, in its sole discretion, to determine the identity of the entrant.
14. The draw will take place at Anisimoff Legal, G13, 3 Amy Close, Wyong NSW 2259 on 08 July 2024 at 10:00AM AEST, in the presence of an independent scrutineer. The Promoter may draw additional reserve entries and record them in order in case an invalid entry or ineligible entrant is drawn. The winners will be notified by email within two (2) business days of the draw and their names will be published at <https://www.aia.com.au/en/products/health-insurance> from 15 July 2024.
15. The Promoter’s decision is final and no correspondence will be entered into.
16. The first fifteen (15) valid entries drawn will each win \$1,000 worth of gift cards from the winner’s choice of either: Woolworths, Myer, Amazon Australia, Rebel Sports or Ticketmaster.
17. Winners must select and activate their gift card within 90 days from the time that it is received by email to their nominated email address. To activate a gift card, winners must follow the link provided in the email, enter the supplied claim code and choose their selected retailer. The chosen gift card will be emailed separately to winners which can be downloaded as a PDF. The expiry date will be shown on the gift card. The nominated email address is determined to be the primary email address for the winner’s Eligible Policy. In the instance winners do

- not activate/redeem their gift card within 90 days, the gift card will be forfeited, and no acquisition offer/benefit will be paid.
18. Any ancillary costs associated with redeeming any gift card is not included. Any unused balance of a gift card will not be awarded as cash. Redemption of a gift card is subject to any terms and conditions of the issuer including those specified on the gift card itself.
 19. Subject to the unclaimed prize draw clause, if for any reason a winner does not take a prize (or an element of the prize) at/by the time stipulated by the Promoter, then the prize (or that element of the prize) will be forfeited.
 20. If any prize (or part of any prize) is unavailable, the Promoter, in its discretion, reserves the right to substitute the prize (or that part of the prize) with a prize of the equal value and/or specification, subject to any written directions from a regulatory authority.
 21. Total prize pool value is \$15,000.
 22. Prizes, or any unused portion of a prize, are not transferable or exchangeable and cannot be taken as cash, unless otherwise specified.
 23. A draw for any unclaimed prizes may take place on 10 October 2024 at the same time and place as the original draw, subject to any directions from a regulatory authority. Winners, if any, will be notified by email within two (2) business days of the draw and their names will be published at <https://www.aia.com.au/en/products/health-insurance> from 15 October 2024.
 24. Entrants consent to the Promoter using their name, likeness, image and/or voice in the event they are a winner (including photograph, film and/or recording of the same) in any media for an unlimited period without remuneration for the purpose of promoting this promotion (including any outcome), and promoting any products manufactured, distributed and/or supplied by the Promoter.
 25. If this promotion is interfered with in any way or is not capable of being conducted as reasonably anticipated due to any reason beyond the reasonable control of the Promoter, including but not limited to technical difficulties, unauthorised intervention or fraud, the Promoter reserves the right, in its sole discretion, to the fullest extent permitted by law: (a) to disqualify any entrant; or (b) subject to any written directions from a regulatory authority, to modify, suspend, terminate or cancel the promotion, as appropriate.
 26. Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ("**Non-Excludable Guarantees**"). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the promotion.
 27. Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, the Promoter (including its respective officers, employees and agents) is not responsible for and excludes all liability (including negligence), for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Promoter's control); (b) any theft, unauthorised access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Promoter) due to any reason beyond the reasonable control of the Promoter; (d) any variation in prize value to that stated in these Terms and Conditions; (e) any tax liability incurred by a winner or entrant; or (f) use of a prize.
 28. The Promoter collects personal information ("PI") in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. The Promoter will also use and handle PI as set out in its Privacy Policy, which can be viewed at <https://www.aia.com.au/en/privacy-policy>. In addition to any use that may be outlined in the Promoter's Privacy Policy, the Promoter may, for an indefinite period, unless otherwise advised, use the PI for promotional, marketing, publicity, research and profiling purposes, including sending electronic messages or telephoning the entrant. The Privacy Policy also contains information about how entrants may opt out, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of the Promoter. The Promoter will not disclose PI to any entity outside of Australia. NSW Authority TP/03095. ACT Permit No. TP23/02298. SA Permit No. T23/1763

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