

TERMS AND CONDITIONS

June - July 2024



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 June 2024 you do not hold and are not insured under, nor have you in the 2 months prior to 1 June 2024 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 June 2024 and 31 July 2024 (**Eligible Policy**).

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

- 1.2.1 AIA Health Extras Only products
- 1.2.2 AIA Health Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
- 1.2.3 AIA Health Overseas Workers Base Cover
- 1.2.4 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 a CBA customer and hold a valid Netbank login, 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), 2.4 (c) and 2.8 below 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 10 weeks premium cashback combined across Year 1, Year 2, and Year 3 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 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 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** effective between 1 June 2024 and 30 June 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 7 October 2024 you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 14 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** effective between 1 July 2024 and 31 July 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to 4 November 2024 you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 14 business days after the end of the Qualifying Period**.

2.4 (b) Qualifying Period 2

- i) For **Eligible Policies** effective between 1 June 2024 and 30 June 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **7 July 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 after the end of the Qualifying Period**.
- ii) For **Eligible Policies** effective between 1 July 2024 and 31 July 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **4 August 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 after the end of the Qualifying Period**.

2.4 (c) Qualifying Period 3

- i) For **Eligible Policies** effective between 1 June 2024 and 30 June 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **6 July 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 after the end of the Qualifying Period**.
- ii) For **Eligible Policies** effective between 1 July 2024 and 31 July 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **3 August 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 after the end of the Qualifying Period**.

Hospital Only Policies

2.5 You will be entitled to receive a maximum of 4 weeks premium cashback in Year 1 of your **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 4 week premium cashback after meeting criteria for the **Qualifying Period**.

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 Qualifying Period

- i) For **Eligible Policies** effective between 1 June 2024 and 30 June 2024 once you have held and paid for your **Eligible Policy** for a continuous period up to **7 October 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 14 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** effective between 1 July 2024 and 31 July 2024, once you have held and paid for your **Eligible Policy** for a continuous period up to **4 November 2024** you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account **within 14 business days after the end of the Qualifying Period**.

3. General

- 3.1 This offer is not available in conjunction with any other promotional join offer issued by AIA Health 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 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. 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 **CBAJUN24** will be automatically applied by AIA Health when you purchase an **Eligible Policy** through the eligible campaign period.
- 3.7 A Bonus Awards Points Offer is available to CommBank Awards customers who purchase an **Eligible Policy** as an **Eligible Customer**. CommBank Awards customers may earn up to a Bonus 20,000 Awards points for an **Eligible Combined Hospital and Extras Policy** and up to a Bonus 17,500 Awards points for an **Eligible Hospital Only** policy purchased via Netbank. Please view the Awards points table at commbank.com.au/healthinsurance for more details. You are required to have held and paid for your **Eligible Policy** for a continuous period as directed in the relevant **Qualifying Period**. You will be credited your Bonus Awards Points within 60 days of meeting the terms of **eligibility**. You must be a CommBank Awards customer at time of join. The CommBank Bonus Awards Points Offer is issued by Commonwealth Bank of Australia (ABN 48 123 123 124) AFSL and Australian credit licence 234945.

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