

# Terms and Conditions

1 February - 31 March 2026



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 February 2026 you do not hold and are not insured under, nor have you in the two months prior to 1 February 2026 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 February 2026 and 31 March 2026 via the CBA website (**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 Signature Hospital products (either standalone or within a combined product).
- 1.2.3 AIA Health Overseas Workers Base Cover and AIA Health Overseas Workers Standard Cover
- 1.2.4 Corporate Health products

- 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 an Australian resident and are at least 18 years of age.
- 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**. This offer will be promoted to **Eligible Customers** as a four week premium cashback after meeting criteria for **Qualifying Period 1**, three week premium cashback after meeting criteria for **Qualifying Period 2** and a three week premium cashback after meeting criteria for **Qualifying Period 3**.
- 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** issued between 1 February 2026 and 28 February 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 June 2026 you will be reimbursed the equivalent of four weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

- ii) For **Eligible Policies** issued between 1 March 2026 and 31 March 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 6 July 2026 you will be reimbursed the equivalent of four weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

#### 2.4 (b) Qualifying Period 2

- i) For **Eligible Policies** issued between 1 February 2026 and 28 February 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 March 2027 and you have AIA Vitality Silver Status or above at the time of fulfillment you will be reimbursed the equivalent of three weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** issued between 1 March 2026 and 31 March 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 5 April 2027 and you have AIA Vitality Silver Status or above at the time of fulfillment you will be reimbursed the equivalent of three weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

#### 2.4 (c) Qualifying Period 3

- i) For **Eligible Policies** issued between 1 February 2026 and 28 February 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 6 March 2028 and you have AIA Vitality Silver Status or above at the time of fulfillment you will be reimbursed the equivalent of three weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** issued between 1 March 2026 and 31 March 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 3 April 2028 and you have AIA Vitality Silver Status or above at the time of fulfillment you will be reimbursed the equivalent of three weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

### Hospital Only Policies

- 2.5 You will be entitled to receive a maximum of four weeks premium cashback in Year 1 of your **Eligible Policy**. This offer will be promoted to **Eligible Customers** as a four week premium cashback after meeting criteria for the **Qualifying Period**.
- 2.6 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 the 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** issued between 1 February 2026 and 28 February 2026 once you have held and paid for your **Eligible Policy** for a continuous period up to 1 June 2026 you will be reimbursed the equivalent of four weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.
  - ii) For **Eligible Policies** issued between 1 March 2026 and 31 March 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 6 July 2026 you will be reimbursed the equivalent of four weeks of premium as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.

- 2.4 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. 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 This offer is not available to any customers attached to a corporate group affiliated with AIA Australia, including employees/contractors of AIA Australia.
- 3.4 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.
- 3.5 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.
- 3.6 The promo code **CBAFEB26** will be automatically applied by AIA Health when the customer purchases an **Eligible Policy** through the eligible campaign period.

The health insurance products described on this website are issued by AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) and are distributed by AIA Financial Services Limited (ABN 68 008 540 252) (AIA Financial Services), a wholly owned subsidiary of AIA Australia Limited (ABN 79 004 837 861) (AIA Australia). Commonwealth Bank of Australia (ABN 48 123 123 124) (CBA) has been authorised by AIA Financial Services to promote health insurance products issued by AIA Health to its customers, for which CBA receives a commission. AIA Health, AIA Financial Services and AIA Australia are not part of the CBA Group and CBA does not guarantee and is not responsible for the performance of the health insurance products issued by AIA Health or the obligations of AIA Health, AIA Financial Services or AIA Australia. For more information about the products and services CBA provides, you should read CBA's Financial Services Guide and Privacy Policy.