

TERMS & CONDITIONS



1 October 2025 – 30 November 2025

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 2025 you do not hold and are not insured under, nor have you in the 2 months prior to 1 October 2025 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 2025 and 30 November 2025 (**Eligible Policy**).

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

- 1.1.1 Extras Only products
- 1.1.2 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
- 1.1.3 AIA Health Overseas Workers Base Cover and AIA Health Overseas Workers Standard Cover
- 1.1.4 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 a CBA customer who is 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**. This offer will be promoted to **Eligible Customers** as a 4 week premium cashback after meeting criteria for **Qualifying Period 1**, 3 week premium cashback after meeting criteria for **Qualifying Period 2** and a 3 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** effective between 1 October 2025 and 31 October 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to 2 February 2026 you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.
 - ii) For **Eligible Policies** effective between 1 November 2025 and 30 November 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to 2 March 2026 you will be reimbursed the equivalent of 4 weeks of premiums as a cashback to your nominated bank account within **15 business days after the end of the Qualifying Period**.
- b) **Qualifying Period 2**
 - i) For **Eligible Policies** effective between 1 October 2025 and 31 October 2025, once you

have held and paid for your **Eligible Policy** for a continuous period up to 2 November 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 **15 business days after the end of the Qualifying Period**.

- ii) For **Eligible Policies** effective between 1 November 2025 and 30 November 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to 7 December 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 **15 business days after the end of the Qualifying Period**.

c) Qualifying Period 3

- i) For **Eligible Policies** effective between 1 October 2025 and 31 October 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to 1 November 2027 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 **15 business days after the end of the Qualifying Period**.
- ii) For **Eligible Policies** effective between 1 November 2025 and 30 November 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to 6 December 2027 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 **15 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 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 **Qualifying Period**
 - i) For **Eligible Policies** effective between 1 October 2025 and 31 October 2025 once you have held and paid for your **Eligible Policy** for a continuous period up to 2 February 2026 you will be reimbursed the equivalent of 4 weeks of premiums as a cash back to your nominated bank account within **15 business days after the end of the Qualifying Period**.
 - ii) For **Eligible Policies** effective between 1 November 2025 and 30 November 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to 2 March 2026 you will be reimbursed the equivalent of 4 weeks of premiums as a cash back to your nominated bank account within **15 business days after the end of the Qualifying Period**.
- 2.9 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 **CBAOCT25** will be automatically applied by AIA Health when the customer purchases an **Eligible Policy** through the eligible campaign period.

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