

# TERMS AND CONDITIONS

February - March 2025



HEALTHIER, LONGER,  
BETTER LIVES

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 3 February 2025 you do not hold and are not insured under, nor have you in the 2 months prior to 3 February 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 3 February 2025 and 31 March 2025 (**Eligible Policy**).

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

- 1.2.1 Extras Only products
- 1.2.2 Silver Plus Family and Gold hospital products (either standalone or within a combined product).
- 1.2.3 Overseas Workers Base Cover.
- 1.2.4 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 CommBank customer 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 (a) 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 12 weeks of premium cashbacks 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 criteria for **Qualifying Period 1**, 3 weeks premium cashback after meeting criteria for **Qualifying Period 2** and 3 weeks 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** commencing between 3 February 2025 and 28 February 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 June 2025** you will be reimbursed the equivalent of 6 weeks of premiums as a cashback to your nominated bank account **within 15 business days of the Qualifying Period**.

- ii) For **Eligible Policies** commencing between 1 March 2025 and 31 March 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **7 July 2025** you will be reimbursed the equivalent of 6 weeks of premiums as a cashback to your nominated bank account **within 15 business days of the Qualifying Period**.

#### 2.4 (b) Qualifying Period 2

- i) For **Eligible Policies** commencing between 3 February 2025 and 28 February 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 March 2026** 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 15 business days of the Qualifying Period**.
- ii) For **Eligible Policies** commencing between 1 March 2025 and 31 March 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **6 April 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 of the Qualifying Period**.

#### 2.4 (c) Qualifying Period 3

- i) For **Eligible Policies** commencing between 3 February 2025 and 28 February 2025, 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 3 weeks of premiums as a cashback to your nominated bank account **within 15 business days of the Qualifying Period**.
- ii) For **Eligible Policies** commencing between 1 March 2025 and 31 March 2025, 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 3 weeks of premiums as a cashback to your nominated bank account **within 15 business days of the Qualifying Period**.

### Hospital Only Policies

- 2.5 You will be entitled to receive a maximum of 6 weeks of premium cashbacks in Year 1 of your **Eligible Policy**. This Offer will be promoted to **Eligible Customers** as a 6 weeks premium cashback after meeting criteria for **Qualifying Period 1**.
- 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 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**
  - iii) For **Eligible Policies** commencing between 3 February 2025 and 28 February 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **2 June 2025** you will be reimbursed the equivalent of 6 weeks of premiums as a cashback to your nominated bank account **within 15 business days of the Qualifying Period**.
  - iv) For **Eligible Policies** commencing between 1 March 2025 and 31 March 2025, once you have held and paid for your **Eligible Policy** for a continuous period up to **7 July 2025** you will be reimbursed the equivalent of 6 weeks of premiums as a cashback to your nominated bank account **within 15 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 through CommBank as a distributor.
- 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 **15 business days of the 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 **CBAFEB25** will be automatically applied by AIA Health when the customer purchases an **Eligible Policy** through the eligible campaign period.
- 3.7 This offer is not available to any customers attached to a corporate group, including employees/contractors of AIA Australia.
- 3.8 The **Eligible Customer** will receive SMS notification once the premium cashback has been paid.
- 3.9 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.

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 issue 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.