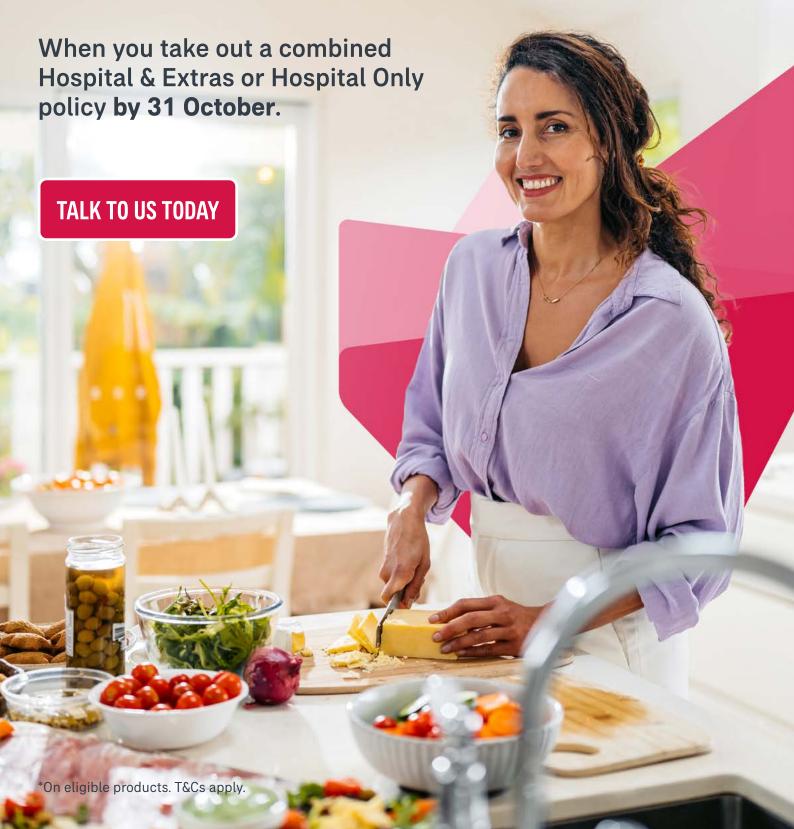


AIA Health Insurance

GET 5 WEEKS FREE*



GET 5 WEEKS FREE

Terms and Conditions

October 2025



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this weeks free 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 October 2025 (Eligible Policy).

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

- 1.2.1 Silver Plus Family Hospital and Gold Hospital products (either standalone or within a combined product).
- 1.2.2 Extras Only products.
- 1.2.3 AIA Health Overseas Workers Base Cover and 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.
- 1.5 Your policy makes reference to promo code: AIAOCT25
- 1.6 You maintain continuous membership with AIA Health for the Qualifying Period specified in clause 2.4 below from the commencement date of your Eligible Policy.

2. Offer

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

- 2.1 You will be entitled to receive a maximum of 5 weeks of premium cashback in Year 1 of your **Eligible Policy**.
- 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 the Qualifying Period.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.4 Qualifying Period

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 5 weeks of premiums as a cash back to your nominated bank account within **15 business days of the end of the Qualifying Period**.

- 2.5 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. Direct credit details can be updated in the Membership option section within the AIA Health App or Portal. 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.
- 2.6 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.

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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 The **Eligible Customer** will receive a SMS notification once the premium cashback has been paid.
- 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.