



HEALTHIER, LONGER,
BETTER LIVES

AIA Health Insurance

GET UP TO \$900 CASHBACK*

When you join by 28 February



Layne Beachley
Seven-time Surfing World Champion
AIA Ambassador

*On eligible products. T&Cs apply.

UP TO \$900 CASHBACK OFFER

Terms and Conditions

1 February 2025 – 28 February 2025



AIA Health Insurance Pty Ltd (ABN 32 611 323 034) (AIA Health) makes this 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 2025** you do not hold and are not insured under, nor have you in the 2 months prior to **1 February 2025** held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You must purchase a hospital only or combined hospital and extras policy or issued by AIA Health that commences between 1 February 2025 and 28 February 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 Hospital and Gold Hospital products (either standalone or within a combined product).
 - 1.2.3 Policies held by members who reside in Northern Territory (NT)
 - 1.2.4 AIA Health Overseas Workers Base Cover
 - 1.2.5 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 and are an Australian resident.
- 1.5 You use or reference the following promotional code: **AIAFEB25**
- 1.6 You maintain continuous membership with AIA Health for each **Qualifying Period** from the commencement date of your **Eligible Policy**.
- 1.7 Your **Eligible Policy** is paid up to the **Qualifying Period** at the time of fulfilment. Time of fulfilment is determined as **within 15 business days of the end of the Qualifying Period**.

2. Cashback Offer

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

COMBINED HOSPITAL & EXTRAS POLICIES

- 2.1 You will be entitled to receive a maximum of \$900 cashback combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.2 The 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 **Qualifying Period** and Cashback Values table (see section 3.6) that corresponds to that **Eligible Policy** type.
- 2.3 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.4 Qualifying Period 1

Once you have held and paid for your **Eligible Policy** for a continuous period up to **2 June 2025**, you will be credited up to \$600 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the Qualifying Period**. See Cashback Values table.

2.5 Qualifying Period 2

Once you have held and paid for your **Eligible Policy** for a continuous period up to **2 March 2026** and you have held AIA Vitality Silver Status or above at the time of fulfilment, you will be credited up to \$300 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the Qualifying Period**. See Cashback Values table.

HOSPITAL ONLY POLICIES

- 2.6 You will be entitled to receive a maximum of \$600 cashback combined across Year 1 and Year 2 of your **Eligible Policy**, subject to meeting the **Qualifying Period** conditions.
- 2.7 The 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 **Qualifying Period** and Cashback Values table (see section 3.9) that corresponds to that **Eligible Policy** type.
- 2.8 Only one (1) **Eligible Customer** per **Eligible Policy** is entitled to this offer.

2.9 Qualifying Period 1

Once you have held and paid for your **Eligible Policy** for a continuous period up to **2 June 2025**, you will be credited up to \$400 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the Qualifying Period**. See Cashback Values table.

2.10 Qualifying Period 2

Once you have held and paid for your **Eligible Policy** for a continuous period up to **2 March 2026** and you have held AIA Vitality Silver Status or above at the time of fulfilment, you will be credited up to \$200 cashback (determined by your **Eligible Policy** type) into your nominated direct credit bank account **within 15 business days of the Qualifying Period**. See Cashback Values table.

3.9 Cashback Values table

Excluding NT and WA	Year 1		Year 2	
	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Product (Combined)				
Basic, Basic Plus, Bronze with all Extras	150	300	75	150
Bronze Plus, Silver with all Extras	200	400	100	200
Silver Plus with all Extras	250	500	125	250
Silver Plus Advanced with all Extras	300	600	150	300
Product (Hospital only)				
Basic, Basic Plus, Bronze	100	200	50	100
Bronze Plus, Silver	150	300	75	150
Silver Plus, Silver Plus Advanced	200	400	100	200

3. General

- 3.1 This Cashback 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 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 direct credit account within **15 business days** after the end of the applicable **Qualifying Period**.
- 3.5 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 This offer is not available to any customers attached to a corporate group, including employees/contractors of AIA Australia.
- 3.7 The **Eligible Customer** will receive SMS notification once the premium cashback has been paid.
- 3.8 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.

WA only**Year 1****Year 2**

Product (Combined)	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Basic, Basic Plus with all Extras	130	260	70	130
Bronze, Bronze Plus with all Extras	150	300	75	150
Silver, Silver Plus with all Extras	200	400	100	200
Silver Plus Advanced with all Extras	300	600	150	300

Product (Hospital only)	Single/Single Parent	Couple/Family	Single/Single Parent	Couple/Family
Basic, Basic Plus, Bronze, Bronze Plus	100	200	50	100
Silver, Silver Plus	150	300	75	150
Silver Plus Advanced	200	400	100	200