

2 Months Free on either Easy Health, Ultimate Health or Ultimate Health Max™ Terms & Conditions

- 1) This offer applies to customers who are not an existing nib member as at 31 October 2021, and who starts their application for any new Ultimate Health, Ultimate Health Max or Easy Health policy through nibAPPLY, between 1 November 2021 and 28 February 2022. The commencement date of their policy must be no later than 14 March 2022.
- 2) This offer is not available to existing policies, including (but not limited to):
 - a) a new customer being added to an existing nib policy;
 - b) Reinstatement of an nib policy;
 - c) migrations of plans;
 - d) continuing a policy;
 - e) adding options to a policy.
- 3) Eligible customers who pay monthly will need to pay the first month's premiums. They will then get the second and third months' premiums free, as long as they keep the policy they purchased active (i.e. don't cancel or put it on hold). Eligible customers who pay weekly or fortnightly will need to pay the premiums of weeks one to four (inclusive) and then weeks five to twelve (inclusive) will be free. Eligible customers who pay quarterly, half yearly or annually will have their first payment adjusted to include two months' free premiums.
- 4) At the end of the two months of free cover, customers will continue to be charged premiums on the payment cycle they've chosen (weekly, fortnightly, monthly, quarterly, half yearly or annually).
- 5) The two months free will be applied as a credit on the policy. The credit is not transferable, refundable or redeemable for cash. The offer will apply to premiums only and may not be applied to any excess or other fees payable by the customer to nib.
- 6) This offer can't be used in conjunction with any other offers with the exception of the complementary Mental Health cover available under qualifying Ultimate Health policies.
- 7) Usual underwriting terms apply.
- 8) Normal nib and adviser agreement terms also apply.
- 9) These terms and conditions may be updated or modified by nib (provided this doesn't prejudice anyone who has already received the offer). They were last updated on 26 October 2021. nib will publish any change on our website nibadviser.co.nz. nib may cancel this offer at any time, in its sole discretion, without notice.