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### 3 Months Free on either Easy Health, Ultimate Health or Ultimate Health Max Terms & Conditions

- 1) This offer applies to new customers of nib (someone who is not an existing nib customer as at 1 July 2024) who start their application for any new Ultimate Health, Ultimate Health Max or Easy Health policy (**Eligible Policies**) through nibAPPLY or Fidelity Life E-App, between 1 July and 30 September 2024 and the commencement date of their Eligible Policy is no later than 14 October 2024 (**Eligible Person**).
- 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) For Eligible Policies where a monthly payment frequency is selected, the first month's premiums will need to be paid first. The second, third and fourth months' premiums will then be free per Eligible Person, as long as the policy is active (i.e. not cancelled or on hold).
- 4) For Eligible Policies where a weekly or fortnightly payment frequency is selected the first four weeks premiums will need to be paid first and then weeks five to sixteen (inclusive) will be free per Eligible Person, as long as the policy is active (i.e., not cancelled or on hold).
- 5) For Eligible Policies where a quarterly, half yearly or annual payment is selected, the first payment will be adjusted to include three months' free premiums per Eligible Person as long as the policy is active (i.e., not cancelled or on hold).
- 6) At the end of the three 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).
- 7) The three 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.
- 8) 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.
- 9) Usual underwriting terms apply.
- 10) Normal nib and adviser agreement terms also apply.
- 11) 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 28 June 2024. nib will publish any change on our website [nibadviser.co.nz](https://www.nibadviser.co.nz). nib may cancel this offer at any time, in its sole discretion, without notice.