

OVERSEAS VISITOR HEALTH COVER OFFER: GET 4 WEEKS FREE PREMIUM CASHBACK

Terms and Conditions

12 January 2026 – 31 January 2026

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 12 January 2026 you do not hold and are not insured under, nor have you in the 2 months prior to 12 January 2026 held or been insured under, a private health insurance policy issued by AIA Health.
- 1.2 You purchase an Eligible Policy issued by AIA Health during the campaign period 12 January 2026 to 31 January 2026, that commences between 12 January 2026 and 31 January 2026 (**Eligible Policy**). The following are an **Eligible Policy**:
 - 1.2.1 AIA Health Overseas Workers Base Cover
 - 1.2.2 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 hold an eligible Australian Government Approved Working Visa.
- 1.5 Your policy makes reference to the following promo code: **OVHCJAN26**

2. Offer

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

- 2.1 Subject to the terms of this offer, you will be entitled to receive **4 weeks free as a premium cashback in Year 1 of your Eligible Policy**. This offer will be promoted to **Eligible Customers** as a **4 week free premium cashback** after meeting criteria for the **Qualifying Period**.

- 2.2 The **4 weeks free as a 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**
For **Eligible Policies** effective between 12 January 2026 and 31 January 2026, once you have held and paid for your **Eligible Policy** for a continuous period up to 4 May 2026 you will be reimbursed the equivalent 4 weeks of premiums as a cashback to your nominated bank account within **30 days after 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. 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. General

- 3.1 You are an overseas visitor residing in Australia on a working visa.
- 3.2 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.
- 3.3 Your **Eligible Policy** must not be in arrears, terminated or suspended within any applicable **Qualifying Period**.

- 3.4 This offer is only available for **Eligible Policies** purchased directly from AIA Health.
- 3.5 This offer is not available to any customers attached to a corporate group affiliated with AIA Australia, including employees/contractors of AIA Australia.
- 3.6 You will be issued the applicable premium cashback amount pursuant to this offer in your nominated bank account within 30 days after the end of the applicable **Qualifying Period**.
- 3.7 Terms and conditions are subject to change at the discretion of AIA Health including the right to end, change or extend this offer.