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^{*} This Offer is only available to new members who are Australian citizens, permanent residents of Australia, or those who are entitled to full reciprocal rights under Medicare, registered for Medicare and listed on an active Medicare card, and join an eligible combined Hospital & Extras policy by 11:59pm (AET) 28 February 2026. Ineligible products include Basic Kickstarter and Basic Accident Hospital. Not available to existing health insurance policy holders with nib including nib Corporate Private Health Insurance, Qantas Health Insurance, Suncorp Health Insurance, GU Health Insurance, AAMI Health Insurance, Apia Health Insurance, ING Health Insurance, Priceline Health Insurance, Real Health Insurance, Seniors Health Insurance at the time of joining the Eligible Product, or have cancelled any of these policies 6 months before or during the Offer Period excluding where a member is transferring from an nib International Workers Health Insurance policy, nib International Students Health Insurance policy or a dependant or spouse listed on an existing policy transitions to become a policyholder of a new policy. The Offer consists of adjusting the "paid to" date on the qualifying policy to reflect the reduction off the premium payable for an amount equating to 5 weeks of the annual premium fulfilled on 28 January 2026 for policies purchased between 01 November 2025 and 30 November 2025, 25 February 2026 for policies purchased between 01 December 2025 and 31 December 2025, 25 March 2026 for policies purchased between 01 January 2026 and 31 January 2026, and 29 April 2026 for policies purchased between 01 February 2026 and 28 February 2026. In addition, 2 & 6 month waiting periods will be waived for Eligible Members on all Extras services that normally require a 2 or 6 month waiting period under the Eligible Product. The Waiver will be fulfilled at the time the Eligible $Member\ takes\ out\ the\ Eligible\ Product.\ Longer\ waiting\ periods\ may\ apply\ for\ some\ services.\ See\ full\ T\&Cs\ at\ nib.com. au/docs/corporate-nov-feb-2026$ ** Discounts vary between products.

^{*** 2 &}amp; 6 month Extras waiver for new members on a combined Hospital & Extras cover.