

TERMS AND CONDITIONS

1. Bupa Offer

All Eligible Customers (see section 3 below) who take out an Eligible Bupa Health Insurance Policy with Extras will receive from Bupa HI Pty Ltd (ABN 81 000 057 590) (**Bupa**) their 2 and 6 month waiting periods waived on Extras, which will be effective immediately.

Yearly limits, other waiting periods, fund and policy rules apply.

2. Woolworths Offer

All Eligible Customers (see section 3 below) will receive from Woolworths Limited (**Woolworths**) a specific number of Everyday Rewards points (**Everyday Rewards points**) (see the table below for details), deposited to their Everyday Rewards Account in the third month after taking out an Eligible Bupa Health Insurance Policy. The number of Everyday Rewards points you are entitled to is dependent on the value of first year's premiums for the Eligible Bupa Health Insurance Policy you hold 60 days after joining (including any applicable Age Based Discount, Lifetime Health Cover loading or Australian government rebates) (**First Year Premium**). The amount of Everyday Rewards points offered under this promotion is subject to change, in the discretion of Woolworths. Changes to Everyday Rewards points offered will be published online.

First Year Premium range (AUD)	Everyday Rewards points
<\$1,000	14,000
\$1,000 - \$1,999	24,000
\$2,000 - \$2,999	48,000
\$3,000 - \$3,999	70,000
\$4,000 - \$4,999	90,000
\$5,000 - \$5,999	110,000
\$6,000+	140,000

3. Eligibility

The Offers are available to you if you:

- a) are a new Bupa customer and must not have been a Bupa domestic policyholder for the past 12 months;
- b) are an Australian resident;
- c) take out an Eligible Bupa Health Insurance Policy (see section 4 below) between 4 August 2020 and 30 August 2020, maintain that cover and meet all payment obligations for 2 months. Note: the Bupa Offer is only available if you take out an Eligible Bupa Health Insurance Policy with Extras;
- d) pay your premiums by direct debit or payroll deduction (if available);
- e) provide your Everyday Rewards membership number to Bupa within 30 days of joining. Note: that the surname for your Rewards account must match your surname or that of another member within your Bupa policy;
- f) provide the promotion code, "Woolies20" on sign up; and

g) provide a valid email address upon joining Bupa.

If you meet all of the above requirements you are an "Eligible Customer".

4. Eligible Bupa Health Insurance Policy

An **Eligible Bupa Health Insurance Policy** is a single, single parent, single parent plus, couple, family or family plus selected domestic Hospital only or combined domestic Hospital and Extras product or packaged product issued by Bupa but excludes:

- a) Any company funded Bupa health plans (either partially or fully funded);
- b) Extras only products;
- c) Ambulance only products; and
- d) Overseas Student Health Cover, Overseas Visitors Cover and Short Stay Visitors Cover.

5. General

- a) The Offers are not available with any other promotional join offer.
- b) The Offers are not available if you join through a price comparison website (including Compare The Market and Health Insurance Comparison).
- c) You agree to your personal information being shared with Woolworths for the purpose of providing you with the Woolworths Offer. Woolworths handles your personal information in accordance with its Privacy Policy. Bupa handles your personal information in accordance with its Information Handling Policy.
- d) Woolworths Offer is subject to the Everyday Rewards terms and conditions.
- e) If you breach these terms and conditions before becoming entitled to the Offers, then Bupa and/or Woolworths may elect, acting reasonably, not to award you with the Offers. If Bupa and/or Woolworths discover the breach after the Offers have been awarded, then Bupa and/or Woolworths may decide, acting reasonably, to remove the Offers from your account.
- f) Bupa and Woolworths reserve the right to alter, shorten the period of, adjust any details of, or cancel the Offers or this promotion at any time in their sole discretion.
- g) Except for any liability that cannot be excluded by law, Bupa and Woolworths exclude all liability for loss or damage, whether direct, indirect, special or consequential, arising in any way out of the Offers, or your participation in this promotion or Offers.