

Offer Terms and Conditions:

Member Referral Offer - Refer an eligible friend or family member to Nurses & Midwives Health and receive a \$50 eGift card.

1. This offer is current as at 1 November 2019 and finishes 29 February 2020, and can be extended or withdrawn at any time.
2. The offer is only available to paying/financial current members of Nurses & Midwives Health (referring member), who have provided a current email address to Nurses & Midwives Health, that refer at least one (1) eligible member (referred member) to join Nurses & Midwives Health.
3. By participating in this Offer, the referred member represents and warrants they have consent to disclose the membership number of the referring member for use in this Offer, which may be provided to a third party for the specific purpose of the distribution of their \$50 eGift card.
4. The referring member of Nurses & Midwives Health will receive one (1) \$50 eGift card per referred membership. If lost or stolen Nurses & Midwives Health will not offer a replacement.
5. This offer does not apply to policy upgrades, or when a spouse or dependant is added to an existing Nurses & Midwives Health policy, or if the referred member signs up to multiple new memberships.
6. **To be eligible to receive the \$50 eGift card the referring member's membership number MUST be quoted at time of joining, not any time after:**
 - **Referred member joining online:** The referred member must enter the referring member's membership number in the **member referral** field during the online application process, in order for the referring member to receive the eGift card.
 - **Referred member joining over the phone:** The referred member must quote the referring member's membership number to the phone operator, in order for the referring member to receive the eGift card.
 - **Referred member joining with a Business Development Officer:** The referred member must quote the referring member's membership number to the Business Development Officer when joining face-to-face, in order for the referring member to receive the eGift card.
 - **Referred member join via Paper application:** The referred member must enter the referring member's membership number in the promotion code field on the paper application form, in order for the referring member to receive the eGift card.
7. eGift cards will be distributed from 5 weeks after the referred member's join date.
8. The prize is not transferrable or redeemable for cash, or other incentives.
9. eGift cards are issued by United Incentives Pty Ltd (ABN 53 157 818 427) t/as GiftPay. eGift cards are subject to the terms and conditions of the card issuer: www.giftpay.com.au/egift/info.aspx
10. The promoter is Nurses & Midwives Health Pty Ltd ABN 70 611 479 237.

11. Current employees of Nurses & Midwives Health are ineligible for this offer if referring another employee of Nurses & Midwives Health.
12. This offer is not available through brokers/aggregators or other third parties.
13. Terms and conditions are subject to change without notice.
14. eGift cards have to be redeemed within 36 months for participating merchants' gift cards up to the available balance. This conversion is final and cannot be reversed. For a list of participating merchants, please visit www.giftpay.com.au/business/egifts.aspx. Redemption of the merchant's gift card is subject to the merchant's terms and conditions, including expiry date as stated on the merchant's gift card.
15. Any ancillary costs associated with redeeming the eGift card or merchant gift card are not included. Any unused balance will not be awarded as cash.

If you have further questions regarding these terms and conditions, please contact Nurses & Midwives Health:

Phone: 1300 344 000
Email: info@nmhealth.com.au
Mail: Nurses & Midwives Health
Attention: Marketing
GPO Box 9812
Sydney NSW 2001

