

Offer Terms and Conditions:

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

1. This offer is current as at 1 October 2018 and finishes 31 January 2019, and can be extended or withdrawn at any time.
2. The offer is only available to current members of 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 current member for use in this Offer, which may be provided to a third party for the specific purpose of the distribution of their \$50 eftpos card.
4. The current member of Nurses & Midwives Health will receive one (1) \$50 eftpos 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 eftpos 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/current member's membership number in the **member referral** field during the online application process, in order for the current/referring member to receive the gift 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 current/referring member to receive the gift 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 current/referring member to receive the gift card.
 - **Referred member join via Paper application:** The referred member must enter the referring/current member's membership number in the promotion code field on the paper application form, in order for the current/referring member to receive the gift card.
7. This offer is only available to existing Nurses & Midwives Health policyholder's who are a paying/financial member of Nurses & Midwives Health.
8. Gift cards will be distributed from 6 to 12 weeks after the referred member's join date.
9. The prize is not transferrable or redeemable for cash, or other incentives.
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.

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

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Mail: Nurses & Midwives Health
Attention: Marketing
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Sydney NSW 2001