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. The offer period commences 12.00am, 1 November 2026 and closes 11.59pm (AEST), 31 October 2027, and can be extended or withdrawn at any time.

2. The offer is only available to current financial 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. The referring member will be eligible to receive the $50 eGift card after the referred member has passed the 30-day cooling off period. The referred member must be a financial member of Teachers Health at the time the 30-day cooling off period is passed. For more information on Teachers Health's cooling off period visit: http://cdn.tfhwebassets.com.au/assets/nmh/publications/fund-rules.pdf

4. The referring member of Nurses & Midwives Health will receive one (1) $50 eGift card for each referred membership that satisfies these terms and conditions. The referred member must join Nurses & Midwives Health as a new member. 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.

5. **To be eligible to receive the $50 eGift card, the referring member's membership number MUST be quoted at time of joining by the referred member, 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 joining 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.

6. 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.

7. eGift cards will be distributed from 6 weeks after the referred member's cooling off period has passed.

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8. The eGift card is not transferrable or redeemable for cash, or other incentives. If lost or stolen Nurses & Midwives Health will not provide a replacement.

9. The promoter is Teachers Federation Health Ltd ABN 86 097 030 414 trading as Nurses & Midwives Health.

10. Current employees of Teachers Federation Health are ineligible for this offer.

11. This offer is not available through brokers/aggregators or other third parties.

12. Terms and conditions are subject to change without notice.

13. eGift cards are issued by Unified 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

14. eGift cards must be redeemed for participating merchants' gift cards up to the available balance within 36 months of issue. This conversion is final and cannot be reversed. For a list of participating merchants, please visit www.giftpay.com.au/business/egifts.aspx. Redemption and use of the merchant's gift card is subject to the merchant's terms and conditions, including any 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 the sole responsibility of the referring member. 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

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