**Terms and Conditions:**

**You are eligible for this offer (an Eligible Person) if you:**

a) are a new nib health member (i.e. not an existing nib member on 1 September 2026 and not joining an existing nib policy;

(b) start an application for a new **Ultimate Health, Ultimate Health Max or Easy Health** policy, through **nibAPPLY** between **10 September 2026 and 30 November 2026**, which is accepted by nib, and where the commencement date of the eligible policy is no later than **31 December 2026** (**Eligible Policies**).

c) are 16 years of age or older and are insured on the policy.

This offer is open to New Zealand residents only.

For Eligible Policies where a monthly payment frequency is selected, the first three months premiums will need to be paid first and then the $200 Prezzee Card will be sent in the following month.

For Eligible Policies where a weekly or fortnightly payment frequency is selected, the first twelve weeks premiums will need to be paid first and then the $200 Prezzee Card will be sent in the following month.

For Eligible Policies where a quarterly, half yearly or annual payment frequency is selected, once this payment is made the $200 Prezzee Card will be sent in the fourth month of the policy term.

Only one $200 Prezzee Card will be provided per Eligible Policy purchased in accordance with this offer.

The $200 Prezzee Card will be delivered by email by Prezzee Limited within one month after the Eligible Policy has been in force for three months and the first three months' premiums have been paid. nib will have no liability for any delay in meeting this delivery timeframe. nib will share your name and email address with Prezzee Limited for this purpose and otherwise in accordance with Prezzee Limited's privacy policy [here]. Recipients must use the Prezzee Card in accordance with Prezzee's Terms of Service [[here]. Please note that individuals aged 16–18 require parental involvement to activate and use the Prezzee Card.

The Prezzee Card is not transferable, refundable or redeemable for cash.

Waiting periods, benefit limits and policy terms apply, see policy documentation for more details.

This offer cannot be used in conjunction with any other offers, other than:

a) the complementary Mental Health cover available under qualifying Ultimate Health policies (where applicable); and
b) the 10% Health and Ultimate Life & Living Bundled Discount (where the bundled discount applies).

These terms may be updated or modified by nib, provided that any changes do not disadvantage members who have already qualified for the offer. nib reserves the right to amend, suspend, or withdraw this offer at any time for commercial, operational, or regulatory reasons. Where practicable, nib will provide reasonable notice of any changes to, or suspension or withdrawal of, this offer on nib.co.nz; however, nib will not be liable for any loss arising from the modification or removal of the offer.

The terms and conditions were last updated on 07 September 2026. nib will publish any change on our website nib.co.nz. This offer is promoted by nib nz limited, 0800 555 642. Level 9, 48 Shortland Street, Auckland City, 1010.