Two Months Free Adviser Campaign 02 Feb 26 – 30 June 2026

Your clients are eligible for this offer (**an Eligible Person**) if they are:

- a new nib member (i.e. not an existing nib member) on 2 February 2026;
- buy or start an application for an Ultimate Health, Ultimate Health Max or Easy Health policy through nibAPPLY (**Eligible Policies**) between 2 February 2026 and 30 June 2026 (or such later date as nib may permit in its absolute discretion). The commencement date of the Eligible Policy must be no later than 31 July 2026; and
- 16 years of age or older or, if the Eligible Policy is for a person under 16 years, then the policyowner of that policy will be the Eligible Person.

This offer is not available to a new customer joining an existing nib policy.

For Eligible Policies where a monthly payment frequency is selected, the first month's premiums will need to be paid first. The second and third month's premium will then be free per Eligible Person, as long as the policy is active (i.e. not cancelled or on hold).

For Eligible Policies where a weekly or fortnightly payment frequency is selected, the first four weeks premiums will need to be paid first and then weeks five to twelve will be free per Eligible Person, as long as the policy is active (i.e. not cancelled or on hold).

For Eligible Policies where a quarterly, half yearly or annual payment frequency is selected, the first payment will be adjusted to include two months' free premiums per Eligible Person, as long as the policy is active (i.e. not cancelled or on hold).

Where the Eligible Policy has optional add-ons, the premium used to calculate the credit will be the total premium for that policy including the add-ons and the policy fee for both months.

The credit on each Eligible Policy is based on the plan the Eligible Person initially signed up on. If they change their policy and the premium changes within the first three months, the credit will be adjusted to reflect this change. If no premium change occurs within the first three months, the credit will be based on their original plan premium.

At the end of the two months of free cover, members will continue to be charged premiums on the payment cycle they've chosen (weekly, fortnightly, monthly, quarterly, half yearly or annually).

The two months free will be applied as a credit on the policy. The credit is not transferable, refundable, or redeemable for cash.

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);

b) the 10% Health and Ultimate Life & Living Bundled Discount (where the bundled discount applies, the amount of the credit under this Offer will be calculated after applying the bundled discount).

Each policy is eligible for one campaign offer only. Where a policy meets the criteria for more than one campaign, nib will apply internal prioritisation rules to determine which campaign applies. nib may conduct eligibility checks to ensure each campaign entitlement is correctly assigned . nib may also undertake reconciliation checks to ensure the correct premium amount has been paid before applying the free premium credit. If there are adjustments made to your policy before the end of your first month that may impact the paid premium status, the free premium period may be delayed, reduced, or cancelled.

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

These terms and conditions may be updated or modified or this offer cancelled by nib (provided this does not prejudice anyone who has already received the offer). They were last updated on 30 April 2026. nib will publish any change on our website nibadviser.co.nz. This Offer is promoted by nib nz limited, 0800 555 642. Level 9, 48 Shortland Street, Auckland City, 1010.