



## Terms and Conditions for Ngāti Whātua Ōrākei Refer a Friend/Relatives Competition

This competition is eligible to current customers who hold an active Ngāti Whātua Ōrākei Health Insurance policy and are at least 18 years old at 4 July 2018 ("**Referrer**").

A "**Referee**" is a new customer of nib (being someone who is not an existing or previous nib customer as at 9 May 2018), who:

- is at least 18 years old; and
- takes up Ngāti Whātua Ōrākei Health Insurance between 9 May 2018 and 4 July 2018 ("**Eligible New Policy**"); and
- has been referred to nib by a Referrer; and
- enters a valid Referrer name at the time of the purchase of the Eligible New Policy.

Both the Referrer and the Referee will receive an entry in the competition draw, per Eligible New Policy that is referred. Each Eligible New Policy may only have one Referrer. Only one Referrer may be named for each Referee.

nib employees and their family members (including spouses, grandparents, parents, children and grandchildren) cannot enter the competition.

This competition starts on 9/05/2018 at 8:00am and ends at 11:59pm on 04/07/2018.

There will be 1 prize of a Fitbit Charge2. The prize will be drawn on 6 July 2018 at nib 48 Shortland Street, Auckland, New Zealand. The winner will be determined by a random draw from the eligible entries and the winner will be contacted by email or phone.

The prize is not transferable or exchangeable and may not be redeemed for cash. If the Prize is unavailable, we will provide a substitute prize of similar value.

If you are the winner and you do not acknowledge acceptance of a Prize and confirm your delivery address within 10 days of the draw date, that Prize will be forfeited and a new winner drawn from the entries of the prize draw.

nib intends for this promotion to be personal recommendations by current NWO customers of nib to their friends/relatives through email or other means. A Referrer may refer an unlimited number of Referees within fair use, and provided that such Referrer has their friends'/relatives' consents, to forward them this email. Please do not simply forward this email on to recipients who have not consented to receive emails of this nature from you.

The Referrer (by making a referral) and the Referee (by providing the Referrer's details at the time they sign up for an Eligible New Policy) each authorise nib to disclose information about the identity and status of their policies with nib to the other of them to the extent nib reasonably considers necessary for the administration of this promotion.

Our decisions relating to the competition will be final and no correspondence will be entered into.

The promoter is nib nz limited (company number 606264) of 48 Shortland Street, Auckland, New Zealand, telephone 0800 123 642 (we, us or our).

These terms may be updated or modified by us (provided this doesn't prejudice anyone who has already entered the competition), and were last updated on 1 May 2018.

Fitbit is not a participant or a sponsor of this competition.