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### **Life and Living \$200 Off Offer Terms and Conditions**

1. This offer applies to new customers of nib (someone who is not an existing nib customer as at 1 March 2024) Applying for a new Life & Living product (Eligible Policy) between 1 March and 30 April 2024 (or such later date as nib may permit in its absolute discretion) and your application for cover is accepted by nib.
2. The Offer of \$200 off will be applied as a credit on the Eligible Policy in the second month after your Eligible Policy is issued. The credit is not transferable, refundable or redeemable for cash. The credit will automatically go towards future premiums on the Eligible Policy and when the credit runs out, premiums will be payable at the applicable rate and the Eligible Policy will continue to be charged on the selected payment frequency (fortnightly/monthly). The credit may result in a partial payment being due, before payments return to the regular premium amount.
3. For Eligible Policies where a fortnightly payment frequency is selected, the first two fortnightly premiums will need to be paid then the Eligible Policy will be credited \$200 per Eligible Policy, in the second month after your Eligible Policy is issued, as long as the Eligible Policy is active (i.e. not cancelled), or is not under claim.
4. For Eligible Policies where a monthly payment frequency is selected, the first month's premiums will need to be paid, then the Eligible Policy will be credited \$200 per Eligible Policy, in the second month after your Eligible Policy is issued, as long as the Eligible Policy is active (i.e. not cancelled), or is not under claim.
5. The Offer cannot be used in conjunction with any other Life & Living Insurance offers.
6. These terms and conditions may be updated or modified by nib provided this does not prejudice anyone who has already received the Offer. They were last updated on 29 February 2024. nib will publish any change on our website [nibadviser.co.nz](http://nibadviser.co.nz)
7. nib reserves the right to cancel the Offer at any time without notice.
8. The Offer is promoted by nib nz insurance limited 0800 555 642, [lifesales@nib.co.nz](mailto:lifesales@nib.co.nz). Level 9, 48 Shortland Street, Auckland City, 1010