

Is medibank.com.au legit? TrustSniffer's high-trust assessment: 100/100

medibank.com.au

Verdict

100

OUT OF 100

HIGH TRUST

medibank.com.au appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Safe for Login

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 75%.

What this site appears to be

Official-style Medibank landing page marketing health, travel, pet, life, and income-protection insurance. It offers quotes, member login access, claims resources, health-support information, promotional discounts, and extensive regulatory and product disclosures.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	Not available No registration record was returned	NOTED
Web archive	Archived since 1996 2779 snapshots	CLEAR
Certificate	Encrypted connection Issued by DigiCert EV RSA CA G2	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Public web-archive history exists since 1996.
- No flags from the reputation services TrustSniffer consulted at assessment time.
- The operator behind the site could not be independently connected to a real-world brand or person.

Full analysis

Overview

The website is an established Australian insurance platform presenting health, travel, pet, life, and income-protection products, with facilities for quotations, member access, claims, policy management, health-support services, and product information.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing indicators, or adverse threat-reputation signals were observed. The legal identity presented by the website aligns with the organization named in both the domain-registration record and the extended-validation certificate. Its long and continuous web history further supports provenance rather than recent creation or suspicious repurposing.

- The homepage identifies Medibank as the service provider, and the certificate subject names Medibank Private Limited.
- The domain record names Medibank Private Limited as owner and Corporation Service Company (Aust) Pty Ltd as registrar.
- Registered circa 1996 (~29.73 years old); 2,779 archive snapshots span 1996–2026 (31 years tracked), with no detected semantic repurposing.
- External reputation checks recorded 0 malicious and 0 suspicious detections, no malicious safe-browsing finding, no reported infrastructure abuse, and a global traffic rank of 72,080.

Regulatory Verification Notes

The homepage provides extensive product disclosures, eligibility conditions, legal-entity information, ABNs, AFSL details, and identifies insurance partners where Medibank acts as arranger or distributor. This is substantive regulated-services disclosure rather than anonymous financial solicitation. The supplied evidence does not independently establish the current scope of each authorization, but it reveals no conflicting legal identities or governance concerns.

- The homepage contains legal identities, regulatory identifiers, product conditions, and issuer or distribution disclosures across the offered insurance categories.
- The homepage provides access to claims resources, policy-management functions, member services, and relevant product documentation.
- The site is served from AS16509 (AMAZON-02 — Amazon.com, Inc., US).

- The site's transport encryption uses an EV certificate issued by DigiCert EV RSA CA G2 to Medibank Private Limited, valid until 2026-12-12.

What to Verify Next

For formal procurement, regulated onboarding, or material policy placement, institutional due diligence should match the relevant ABN and AFSL details to the applicable official registers, confirm the named underwriter or product issuer, and review the governing product disclosure statement for eligibility, exclusions, waiting periods, and claims conditions. Official contact channels may also be independently confirmed where organizational policy requires out-of-band validation.

- The homepage indicates that some products are arranged or distributed for identified insurance partners, making issuer-specific confirmation relevant to product-level review.
- The homepage provides product-comparison, quotation, claims, and policy-management pathways that allow the applicable documentation to be identified before purchase.
- The homepage states promotional member discounts, including 15% on travel insurance and 10% on pet and eligible life-insurance products, subject to the displayed conditions.

Summary Verdict

The website has a high-trust posture and is assessed as a legitimate, established, and trustworthy digital service. Its identity, provenance, public reputation, and operational presentation converge consistently, without evidence of deceptive conduct.

Infrastructure Integrity

The website uses AWS CDN/WAF infrastructure, with both observed addresses operating as edge servers and no direct origin-server exposure observed. This reduces direct infrastructure exposure and supports operational resilience, although protective hosting is appropriately treated as mitigation rather than standalone proof of legitimacy.

Closing Assessment

Normal interaction, including account login, quotations, policy servicing, claims activity, and standard transactions, is appropriate; enhanced checks need only follow the institution's ordinary due-diligence requirements.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	25%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of medibank.com.au.

- The request stayed on medibank.com.au. It was not redirected to another domain. CLEAR
- Registration is published under Corporation Service Company (Aust) Pty Ltd. CLEAR
- DNS for this domain is served by com.au, across 4 name servers. NOTED
- The earliest public archive of this site is from 1996-11-10. CLEAR
- It is hosted on AMAZON-02, from a server in US. NOTED

Domain intelligence

Registrar	Corporation Service Company (Aust) Pty Ltd
Hosting	AMAZON-02 - Amazon.com, Inc., US
Country	US
Server IP	54.66.212.127
Name servers	ns3.medibank.com.au, ns1.medibank.com.au, ns4.medibank.com.au, ns2.medibank.com.au
SSL issuer	DigiCert EV RSA CA G2
SSL expiry	2026-12-12
Domain age	Not available (no registration date was returned)
Domain expiry	Not available
Archive first seen	1996-11-10
Archive snapshots	2779
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about medibank.com.au at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.