

# HBF Health Limited Privacy Policy

We are HBF Health Limited ABN 11 126 884 786 which owns and operates a number of different businesses that provide products and services including private health insurance (under the brands HBF Health and GMF Health), health and wellness and financial services (including general insurance and life products.) References to HBF 'us', 'we' or 'our' include HBF, HBF Health, GMF Health, and other business names, and where the context requires, other related bodies corporate (collectively **HBF**).

At HBF we comply with the Privacy Act 1988 (Cth) (**Privacy Act**). We process personal details on a daily basis and are committed to ensuring that the privacy and security of personal information remains protected.

This Privacy Policy explains how HBF manages the personal information that we collect, hold, use and disclose and how to contact us if you have any further queries about our management of your personal information. This Privacy Policy applies to you only to the extent that the collection and handling of your personal information by HBF is subject to the Privacy Act.

## What is personal information?

Personal information is information or an opinion about an individual, or an individual who is reasonably identifiable, whether the information or opinion is true or not, or is recorded in a material form or not. It includes your name, age, gender and contact details as well your health information (which is also sensitive information). In this Privacy Policy, a reference to personal information includes sensitive information.

## What kind of personal information do we collect and hold?

HBF will only collect personal information about you by lawful and fair means and not in an unreasonably intrusive manner.

The types of personal information we may collect and hold include contact information (such as name, age, address, email address, telephone and mobile phone number), Commonwealth identifiers (such as Medicare numbers), financial information (such as bank account and credit card details) and historical information (such as your prior insurance claims). We may also collect and hold sensitive information including information about your health, medical history and criminal history.

HBF may collect your personal information from you in a number of ways including face-to-face, over the telephone, through an online form or portal, or by email.

HBF may also collect and store your personal information from third parties such as a related body corporate of HBF, our general insurer and financial services partners, health service providers, our pharmacies and your former insurer. HBF may also collect your personal information from organisations engaged by HBF to carry out functions on behalf of HBF such as claims administration, membership management service providers and chronic disease management programs.

Where HBF collects your personal information from third parties, it may use that information for a number of reasons including to process your private health insurance claims and pay you benefits, to provide you with general insurance products and financial services and determine past general insurance claims, and to investigate potential fraudulent claims and misrepresentations.

## For what purposes do we collect, use and hold your personal information?

We collect, use and hold your personal information to provide you with products and services, including private health and general insurance, health and wellness related services, financial services, life products and other products and services offered by us or a third party. We also collect, use and hold your personal information to manage our ongoing relationship with you and perform functions and activities relating to our businesses (such as undertaking marketing campaigns, market research, processing and auditing claims, and administering community health events).

Our range of products and services and our functions and activities, as well as those of our contracted service providers, may change from time to time.

## To whom will we disclose your personal information?

In order to carry out the above purposes, HBF may disclose your personal information to persons or organisations such as our service providers, health service providers, claims administrators, claims advisers, the facilitators of our arrangements with doctors, health service provider's and hospitals, our general insurer and financial services partners, professional advisors, regulatory bodies and government agencies. HBF may also disclose your

personal information to the organisations described under the heading "What kind of personal information do we collect and hold?" from which HBF may collect your personal information.

## Marketing

HBF may use your personal information to contact you (including by telephone call, text message or email) in relation to other products or services we think may be of interest to you. This may include our own products and services, the products or services of a related body corporate of HBF or the products or services of third parties. By way of example, if you hold a private health insurance product, we may contact you in relation to a general insurance offering that we think may be of interest to you. Personal information is shared between related bodies corporate of HBF and these related bodies corporate may use this information to contact you (including by telephone call, text message or email) in relation to their products or services or the products or services of third parties.

HBF and its related bodies corporate may contact you about products and services we think may be of interest to you during the period you have a relationship with HBF and after you cease purchasing any products or services from or through HBF. For example, if you cease your private health insurance cover with us, HBF may contact you about its private health insurance offering under other brands.

You may opt-out of receiving marketing information from HBF and its related bodies corporate at any time by:

For HBF:

- calling us on 133 423;
- emailing us on [hello@hbf.com.au](mailto:hello@hbf.com.au)
- 'ticking the box' on the relevant form when you apply for a product or service.

For GMF Health:

- calling us on 1300 653 099;
- emailing us on [welcome@gmfhealth.com.au](mailto:welcome@gmfhealth.com.au)
- ‘ticking the box’ on the relevant form when you apply for a product or service.

Please allow five working days for your request to be actioned.

### Service Related Communications

Where you provide us with an email address or use our member web portals myhbf or mygmf, we send most service-related communications to you by email or those web portals. Service-related communications are the essential things you need to know about your cover, like annual tax statements and changes to premiums and policy details. You can manage how we communicate with you by contacting us as detailed in the previous section.

### What happens if you don't provide us with your personal information?

If you do not provide personal information requested of you to HBF, we may be unable to provide you with, or facilitate the provision of, products and services you may request of us, or pay your claims, waive life time health cover loading or apply your Australian Government rebate on private health insurance where you are eligible to receive this.

### How do we hold your personal information and manage the data quality and security of your personal information?

To the extent required by the Privacy Act, HBF will take reasonable steps to:

- make sure that the personal information that we collect, hold, use and disclose is accurate, complete and up to date;
- protect the personal information that we hold from misuse, interference and loss and from unauthorised access, modification or disclosure; and
- where permitted by law, destroy or permanently de-identify personal information that is no longer needed for any purpose that is permitted by the Privacy Act.

### Do we transfer personal information overseas?

HBF may transfer your personal information overseas in the circumstances outlined below.

If you take out travel insurance, you consent to HBF transferring your personal information overseas, where this transmission directly relates to your travel insurance policy, including to an overseas travel agent, overseas travel helpline or overseas health service provider in the country you are travelling to, or are travelling in.

If you take out private health insurance, at your request, HBF may provide a transfer certificate or claims history containing your personal information to an overseas insurer nominated by you. By making such a request, you give consent for your personal information to be transmitted overseas in these circumstances.

HBF sometimes use service providers who either host or store personal information overseas. This means HBF may transfer personal information about you between countries to those service providers for the purposes outlined in this policy.

In the event HBF transfers your personal information outside Australia, we will comply with the requirements of the Privacy Act that relate to transborder data flows.

### How can you access your information and contact us?

Please contact us if you would like to seek access to or correct the personal information we hold about you:

- By mail: HBF Privacy Officer, GPO Box C101, Perth WA 6839; or
- By telephone: 1300 883 530

HBF will generally provide you with access to your personal information if practicable, and will take reasonable steps to amend any personal information about you which is inaccurate or out of date. In some circumstances and in accordance with the Privacy Act, HBF may not permit you access to your personal information, or may refuse to correct your personal information, in which case we will provide you reasons for this decision.

### How we handle complaints

If you have any concerns or complaints about the manner in which your personal information has been collected or handled by HBF, please contact the Privacy Officer whose contact details appear above. Your concern or complaint will be directed to the appropriate complaint manager who will consider and respond to your complaint within 7 days.

It is our intention to use our best endeavours to resolve any complaint to your satisfaction. However, if you are unhappy with our response, you may contact the Office of the Australian Information Commissioner who may investigate your complaint further.

### Further information

Further information about the application of the Privacy Act can be found at the website of the Office of the Australian Information Commissioner at [www.privacy.gov.au](http://www.privacy.gov.au).

### Changes to our Privacy Policy

This Privacy Policy is effective from 1 July 2015. As this Privacy Policy is updated from time to time, to obtain a copy of the latest version at any time, you should visit the privacy link at our website at [www.hbf.com.au](http://www.hbf.com.au)

### Privacy Collection Statements

This Privacy Policy provides a summary of how HBF handles your personal information. For comprehensive information on how we collect, hold, use and disclose your personal information, please visit the privacy link at our website at [www.hbf.com.au](http://www.hbf.com.au) to obtain the privacy collection statement/s which is or are relevant to your relationship with HBF.