



Private Health Insurance Collection Statement

We are HBF Health Limited ABN 11 126 884 786 which provides private health insurance. References to HBF 'us', 'we' or 'our' include HBF, HBF 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 respect the privacy of your personal information. We process personal details on a daily basis and are committed to ensuring that the privacy and security of personal information remains protected. 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 as your sensitive information (which includes health information).

Collection, use and disclosure of your personal information

HBF collects and uses your personal (including sensitive) information (**Information**) to provide you with private health insurance and health and wellness related services, including to:

- manage our ongoing relationship with you;
- administer, process and audit private health insurance premiums and claims and pay benefits;
- assess your suitability for, enrol you in and administer health and wellness related services such as chronic disease management programs and health management programs;
- provide you with access to smartphone applications and website portals in relation to managing your health, your private health insurance membership and your relationship with us;
- conduct market research that informs the strategic direction of HBF, by seeking to understand ways to improve the health of members, the effectiveness of marketing activities, the member experience and the products and services HBF offer;
- manage, review and develop our private health insurance products and related services whether provided by us or other parties on our behalf;
- manage, review, develop and improve our business and operational processes, including training and systems, provided by us or other parties on our behalf;
- resolve any legal and/or commercial complaints or issues including compensation recovery;
- prevent, detect and follow up fraudulent or invalid claims or misrepresentations;
- meet legislative requirements relating to private health insurers; and
- perform any of our other functions and activities relating to our private health insurance and health and wellness businesses. HBF may collect your Information from you, the person responsible for the management of your private health insurance membership (**Principal Policyholder**) or a person authorised to provide us this information on your behalf in order to, amongst other things, provide you with private health insurance cover and pay you benefits. HBF may also collect your Information from one of its related bodies corporate (in order to, amongst other things, investigate potential fraudulent claims and misrepresentations) or a third party such as a health service provider, broker or employer (in order to, amongst other things, provide you with private health insurance cover and pay you benefits). HBF also engages third parties to carry out functions on behalf of HBF (such as claims administration, membership management services, facilitators to organise and manage hospitals, doctors and health service providers, providers of claims advice and chronic disease management program providers) and they may collect your Information from you and pass this Information to HBF.

In order to carry out the purposes described in this statement, HBF may disclose your Information to persons or organisations such as:

- other related bodies corporate;
- our brokers and agents who refer your business to us;
- our service providers (who may provide some services directly to you on our behalf) including mailhouses, market researchers and digital marketing partners, manufacturers of membership cards, claim administrators, claim auditors, claim advisers, our membership management service providers, the facilitators of our arrangements with health providers and IT support (including by way of cloud computing);
- our professional advisors;
- health and wellness service providers (such as hospitals, our pharmacies, general practitioners, allied health providers, and chronic disease and health management program providers);
- payment system operators and financial institutions;
- persons authorised by you, including other persons covered by your private health insurance membership, and your agents and professional advisors such as legal practitioners;
- if you have a compensation claim, the insurer or statutory body responsible for paying your compensation claim or compensation recovery organisations;
- if you have an overseas visitors product, your educational institution, migration agent or broker;
- if you have a corporate private health insurance product, your employer;
- regulatory bodies and government agencies (such as the Department of Health & Ageing, the Private Health Insurance Ombudsman and Medicare Australia);
- parties involved in a prospective or actual transfer of any part of our assets or business; and
- other parties to whom we are authorised or required by law to disclose information. These third parties may also collect your Information directly from you.

HBF may transfer your Information overseas in the circumstances set out in this document. At your request, HBF may provide a transfer certificate or claims history containing your Information to an overseas insurer nominated by you. By making such a request, you give consent for your Information to be transmitted overseas in these circumstances. HBF also sometimes use service providers who either host or store personal information overseas. This means HBF may transfer Information about you between countries to those service providers for the purposes described in this statement. Also, as part of its direct digital marketing campaigns HBF may transfer some personal information (such as your email address) overseas to social media platforms and other digital content operators (predominantly located in the USA). In the event HBF transfers your Information outside Australia, we will comply with the requirements of the Privacy Act that relate to transborder data flows.

If you are not the Principal Policyholder of your private health insurance membership, HBF may also disclose your personal information to the Principal Policyholder as part of administering the membership and paying benefits. This may include the disclosure of sensitive information about benefits claimed by you under your policy. If the Principal Policyholder has authorised his/her spouse/partner to administer the private health insurance membership, HBF may disclose the Principal Policyholder's Information to his/her spouse/partner.

If you do not provide Information requested of you to HBF, we may be unable to provide you with private health insurance cover, pay you benefits, assess or waive lifetime health cover loading or apply an entitlement to the Australian Government rebate on private health insurance as a premium reduction.

Marketing

HBF may use your Information to contact you (including by telephone call, text message, direct mail, email and online advertising) 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 any related bodies corporate or the products or services of third parties.

Personal information is shared between related bodies corporate. Related bodies corporate may use your personal information to contact you (including by telephone call, text message, direct mail, email and online advertising) 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 are a private health insurance member and after you cease your private health insurance membership. 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.

HBF may also use your Information (in conjunction with social media platforms and other digital content operators) to market HBF digital content to you online. Participation in general digital marketing campaigns (such as surveys, website analytics, online behavioural advertising) may depend upon the privacy settings selected within applications and devices you use to access websites and other online content.

You may opt-out of receiving some or all direct marketing information (including direct digital marketing) from HBF and its related bodies corporate at any time by:

- calling us on 133 423
- emailing us on hello@hbf.com.au
- changing your preference at myHBF.com.au
- selecting the option to unsubscribe on a 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 portal myhbf, we send most service-related communications to you by email or by the member portal. 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.

If you are the Principal Policyholder

As the Principal Policyholder, you must ensure that your spouse/partner and dependant children (if any) are aware of, and consent to, how their Information is handled under this Privacy Statement and the HBF Privacy Policy which can be accessed at hbf.com.au (**Privacy Policy**). You and your spouse/partner and dependant children (if any) should not provide us with any Information unless you and they consent to it being handled in accordance with this Privacy Statement and the Privacy Policy. By:

- taking out or maintaining your private health insurance policy; or
- providing your Information to HBF, or you or your spouse/partner and/or dependant children (if any) providing their Information to HBF, for whatever purpose,

you consent to and warrant that your spouse/partner and/or dependant children have consented to, HBF collecting, using and disclosing your and their Information, however collected by us, in accordance with this Privacy Statement and the Privacy Policy.

Access to your information and contacting us

HBF will allow you to access and correct personal information we hold about you as required by law. If you have any queries about how HBF handles your personal information, or would like to request access to that information, please contact us:

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

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 using the details above.

The Privacy Policy contains further information about how HBF generally handles your personal information including:

- how you can access and correct personal information we hold about you; and
- how you can submit a privacy complaint to HBF and how HBF will deal with your complaint.