

## HBF Life Collection Statement

At HBF Health Limited trading as HBF Life (**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 and financial information).

### Collection, use and disclosure of your personal information

HBF is a corporate authorised representative of (**Zurich**). HBF collects and uses your personal (including sensitive) information (**Information**) to provide you with financial services including to:

- manage our ongoing relationship with you;
- provide general advice in relation to:
  - life products, life insurance, income protection, funeral plans,; and
  - insurance via a superannuation fund;
- administer any financial products acquired by you from Zurich and/or services that are part of our approved portfolio of financial products and services from Zurich;
- manage, review, develop and improve our financial services offering;
- manage, review, develop and improve our business and operational processes and systems, including the services provided to you by us, Zurich, and other parties;
- train our personnel;
- prevent, detect and follow up fraudulent or invalid claims or misrepresentations;
- resolve any legal and/or commercial complaints or issues;
- verify any commission payable to us by Zurich;
- meet legislative requirements;
- perform any of our other functions and activities relating to our financial services business.
- 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 and your relationship with us;
- conduct 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;
- 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 and Zurich may collect your Information from you, HBF may also collect your Information from one of its subsidiaries (an **HBF Group entity**) (in order to, amongst other things, investigate potential fraudulent claims and misrepresentations), Zurich (as the provider of financial services), Zurich (as the provider of financial products) or a third party (for example, a broker in order to provide you with financial services and life products).

In order to carry out the purposes described in this statement, HBF may disclose your Information to Zurich. HBF [and Zurich] may disclose your personal information to persons or organisations such as:

“HBF Health Limited trading as HBF Life ABN 11126884786 Corporate Authorised Representative of Zurich Australia Limited (Zurich)”

- other HBF Group entities;
- our brokers and agents who refer your business to us; [HBF/Zurich]
- service providers (who may provide some services directly to you on our behalf) including IT support (including by way of cloud computing) and mailhouses;
- Financial Product issuers
- our professional advisors;
- regulatory bodies and government agencies
- 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 and Zurich sometimes use service providers who either host or store personal information overseas. This means we may transfer information about you between countries to those service providers, if required, for the purposes noted above including contacting you about your cover, for surveys we are conducting or to communicate information about HBF promotions and events such as HBF Run for a Reason].

However, in all such cases, we will take reasonable steps to ensure all entities to whom we transfer your personal information comply with the Privacy Act 1988 (Cth), including ensuring appropriate security measures are taken by those entities to protect your personal information from unauthorised access and use. If you do not provide personal (including sensitive) information requested of you to HBF, we may elect to terminate our relationship with you if we believe we are unable to provide you with a complete service. We are required by the Corporations Act 2001 (Cth) and the Rules of Professional Conduct of the Financial Planning Association of Australia to collect sufficient information to ensure you receive the appropriate product.

### **Marketing**

HBF may use your Information to contact you (including by post, 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 an HBF Group entity or the products or services of third parties. By way of example, HBF may contact you in relation to a general insurance offering that we think may be of interest to you.

Personal information is shared between HBF Group entities. HBF Group entities may use your personal 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 HBF Group entities 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 to hold life products with HBF, they may contact you about its private health insurance offering.

You may opt-out of receiving marketing information from HBF and the HBF Group entities at any time by:

- calling us on 133 423;
- emailing us on [memberservices@hbf.com.au](mailto:memberservices@hbf.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.

### **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:

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- By mail - HBF Privacy Officer, GPO Box C101, Perth WA 6839; or
- By telephone – 1300883530.

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.