



# HIF Online Member Centre Terms of Use

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# HIF Terms of Use for the Online Member Centre ('Terms')

These Terms apply to your access to and use of HIF's Online Member Centre (also referred to as 'OMC') including the membership transactions you make using this service. Please ensure you read these Terms.

When you register for and use OMC, you accept and agree to comply with these Terms. From time to time, we may make changes to these Terms. If we have changed the Terms, you are taken to accept the changes when you log in and continue to use OMC.

OMC is provided by **Health Insurance Fund of Australia Pty Ltd** (HIF; ABN 57 113 320 166), referred to in these Terms as 'we', 'us', 'our' and 'HIF'. Your use of OMC is also subject to the [terms and conditions](#) of use of our website (hif.com.au) ('Website Terms').

## 1. Who can use OMC?

### 1.1 Eligibility to establish and use an OMC account

OMC is available to any person on an active membership. If your HIF membership is suspended, you may not be able to access OMC during the period of the suspension. In addition, if you've cancelled your membership, or it has lapsed or otherwise been terminated by HIF, you will be unable to access your OMC account. We do not guarantee that OMC will be available to users at all times.

### 1.2 Who may transact on an account

The primary Member is responsible for the membership and has administrative access to transact via OMC. For example, this person may view, change, add people insured on the membership and manage membership communications preferences. To allow another person to transact on the membership over the phone, the primary Member must contact us and provide authorisation.

## 2. OMC and your privacy

### 2.1 How we'll handle your information in OMC

We may monitor activity on OMC and conduct analytics on use of OMC. All personal information collected, transmitted, stored or otherwise processed in OMC will be handled in accordance with our [Privacy Policy](#).

## 3. Updating your membership information via OMC

### 3.1 How changes will be applied

Any changes you make to your membership via OMC will be updated on your membership automatically and will take immediate effect. For example, if you change your address or payment details, you will immediately be bound by these changes. If you think we've made a mistake when using OMC, please contact us as soon as possible to let us know.

## 4. Transactions made via OMC

### 4.1 HIF's Fund Rules and policy terms

All transactions made in OMC are subject to HIF's [Fund Rules](#), as well as any relevant HIF policies. If any information in OMC is inconsistent with the HIF Fund Rules, the HIF Fund Rules will prevail.

### 4.2 Accuracy of information

The membership information available through OMC may not always be up to date. For example, OMC may not reflect any unprocessed or pending claims. HIF makes no claim or representation as to the accuracy of the content contained on its Website or OMC. We do not accept any liability for the information or advice provided via OMC, or for loss or damages incurred by any person as a result of relying on it, except where this liability cannot be excluded by law.

### 4.3 Claiming via OMC

In accordance with the HIF Fund Rules, when you submit an Extras claim through OMC, you agree with the following:

1. Provider invoices must be paid in full prior to submitting a claim.
2. Ensure that your bank account information with HIF for the payment of claim benefits, is up to date. HIF will not be liable if benefits are paid to an account that you have changed without advising us of the change.
3. Individuals over 18 on the membership can nominate their own bank account for claim benefit payments.
4. You must indicate if you wish for payments to be made to your account or to a different account prior to submitting your claim to HIF.
5. If your address or contact details have changed you will advise HIF.
6. Incomplete or illegible photographs of invoices and other accounts will be rejected until an acceptable replacement is provided by you.
7. You must retain all original invoices/receipts for two years from the date you submit the claim.
8. HIF reserves the right to randomly select claims for auditing purposes. As part of the audit HIF may contact you and request the original invoices or receipts to verify the claim information. HIF may also contact the nominated service provider.
9. By submitting a claim to HIF you authorise HIF to request from the service provider any information necessary to verify or audit the claim.
10. No claims with a service date more than two (2) years prior to the submission date will be payable by HIF.
11. No benefits will be payable on claims if the membership is not financial.
12. Please do not submit claims for treatment that relate to a compensation claim.

### 4.4 Making immediate payments via OMC ('Pay Now')

When you make an immediate payment through OMC, you agree to the following:

1. HIF will not allow memberships to be paid in excess of 12 months in advance. Amounts paid beyond that may be refunded.

2. Discounts may apply to six (6) or twelve (12) monthly payments. If the amount paid through this channel does not match the amount required it may not be automatically eligible for a discount. If you feel this may impact you, you should contact HIF to make the payment.
3. While this payment is processed immediately other regular payments due in the next 5 days may have already been processed by HIF and may still be deducted.
4. If you request a refund of this payment the refund will only be payable back to the account you paid it from and refunds may take up to 5 working days to process.
5. This payment will be subject to all of the relevant sections of HIF's standard [payment terms and conditions](#). Please call us on 1300 13 40 60 or email [hello@hif.com.au](mailto:hello@hif.com.au) if you need help with your payment.

#### **4.5 Updating your ongoing payment details via OMC**

When you update your payment information through OMC, you agree to the following:

1. While account information changes are made immediately the change may not come into effect for your next payment if it is due within the next 5 days.
2. Changes that you make to your account details will affect all future direct debits unless you further direct HIF to change them and are subject to all of HIF's standard direct debit [terms and conditions](#).
3. If you request a refund of this payment the refund will only be payable back to the account it was debited from and refunds may take up to 5 working days to process. Please call us on 1300 13 40 60 or email [hello@hif.com.au](mailto:hello@hif.com.au) if you need help with the payment details change.

### **5. When your OMC account may be terminated or suspended**

#### **5.1 Suspending or termination your online account**

We may de-activate your OMC account at any time without prior notice to you if:

1. we believe that your continued use of your OMC account may cause loss or damage of any kind to you or to us;
2. we believe you have breached these Terms of Use or the [Website Terms](#); or
3. if your membership is suspended or terminated by you or by us.

### **6. Security**

#### **6.1 Your password or PIN**

If you have a password or PIN for your OMC account, you must keep this secure and not share your password or PIN with any other person. Where relevant, you must change your password regularly and use a different password from other applications or devices. If a person is removed from your membership, it is your responsibility to change your password, to maintain the privacy and security of your OMC account.

#### **6.2 Device and application security**

The application, registration and self-service screens of the OMC are protected by SSL encryption to help ensure the integrity and confidentiality of information passed between your browser and our server.

However, you must assist in maintaining the security of your information by protecting your password and having adequate anti-virus software and firewalls installed on your computer. You must not access or use OMC via any

device that you are not authorised to use, or a device where software restrictions or privileges have been obtained illegally or without authorisation (for example, jailbroken or rooted devices). You must log out of OMC before you leave your device or relevant internet browser.

### **6.3 Unauthorised access to your OMC account**

HIF assumes you are the user whenever your password or PIN is used to sign into your OMC account and accepts no responsibility for online transactions conducted on OMC in circumstances where access has been gained by someone who is not the relevant OMC account holder, or who has not been properly authorised by us. If you become aware of any unauthorised access to, or transactions on, your OMC account, you must notify us immediately on 1300 134 060.

## **7. Privacy**

### **7.1 How your personal information will be handled**

We will handle all personal information collected, transmitted, stored or otherwise processed via the Service in accordance with [our Privacy Policy](#).