

Private Health Insurance Collection Statement

At HIF we are committed to protecting the privacy of your personal information. We recognise the importance of keeping your personal information confidential, as bound by the Australian Privacy Principles (APPs) set out in the *Privacy Act 1988*. In this Statement, 'we', 'us' and 'our' mean Health Insurance Fund of Australia Limited ACN 128 302 161 of 100 Stirling Street, Perth, Western Australia 6000 (HIF).

This Private Health Insurance Statement (Statement) describes the primary ways in which we collect, use and disclose your personal information when you apply for or hold a private health insurance product with us. This Statement should be read in conjunction with our Privacy Policy at hif.com.au/privacy.

1. How we collect personal information

The personal information we collect includes:

- Information about your identify, such as your name, date of birth and contact details;
- Information contained in identity documents or government documents;
- Information about your interactions with us, such as your transactions, claims and use of our website;
- Financial information you give us; and
- Health information from your claims and health service providers.

We may collect your personal information from you, another person on your private health insurance cover or a person authorised to provide us this information on your behalf and certain other organisations, to provide you with private health insurance services, as well as to meet our legislative obligations relating to private health insurers.

2. Why we collect your personal information

We may use your personal information primarily to:

- Identify you and manage your requests for information about a product or service;
- Process your Private Health Insurance application; pay benefits and maintain our ongoing relationship with you;
- Administer and process private health insurance premiums and claims;

- Contact you about your private health insurance products; or
- Comply with legislative requirements relating to private health insurers.

If you do not provide the requested personal information to us, we may be unable to provide you with private health insurance cover, pay you benefits, assess and apply lifetime health cover loading accurately or apply the Australian Government Rebate on private health insurance.

We may also use your personal information for secondary purposes, which have been listed in our Privacy Policy.

3. We may disclose your personal information

To provide products and services and to maintain our relationship with you, we may disclose your personal information to persons or organisations in Australia such as:

- Persons covered by the policy while administering your policy and paying benefits. If you are not the primary fund member (the person who applied for the policy) we may disclose your personal information to the primary fund member while administering the membership and paying benefits;
- A nominated representative as authorised by you including your partner, agents and legal practitioners;
- HIF brokers, who refer your business to us;
- Our service providers including mail houses, market researchers, manufacturers of membership cards, telephony providers, banking services and client management system providers;
- Digital marketing providers engaged by us or acting on our behalf, to deliver website services;
- Third party operators of websites, social networking and messaging applications to facilitate online advertising, surveys and analytics;
- Third parties such as our consultants, contractors and service providers and those that act as data processors;

- Auditors, actuaries and other advisors appointed by us or acting on our behalf;
- Health service providers, such as hospital, medical and ancillary service providers;
- Third party insurers we are authorised to represent, if you purchase other insurance products from us;
- Government agencies and regulatory bodies including but not limited to the Department of Health & Ageing, the Private Health Insurance Ombudsman and Services Australia;
- Facilitators of our arrangements with providers, including their strategic partners;
- An employer (if you are covered under a corporate agreement);
- Third parties that assist in the detection and investigation of fraud including other health funds, service providers and related parties;
- Parties that we are required to by law, or is authorised to, disclose information to, such as law enforcement authorities and requests from court orders; or
- If you have a compensation claim, the insurer or statutory body responsible for paying your compensation claim (or compensation recovery organisations).

4. Disclosure of personal information overseas

We may use service providers who either may host or store personal information overseas, for example in Indonesia. This means for the purposes outlined in this document, your personal information may be transferred between countries to those service providers. Under these circumstances, we will comply with the requirements of the Privacy Act that relate to cross-border disclosure of personal information.

Your personal information may also be transferred overseas at your request (for example: a transfer certificate or claims history). By making this request you give consent for your personal information to be transmitted overseas in these circumstances. However, in these instances, we may not be able to ensure the adequate protection of your personal information in relation to such overseas recipients.

As part of direct marketing campaigns, we may disclose personal information overseas to social media platforms and other digital marketing operators.

5. Marketing

We collect and use personal information for direct marketing purposes to promote and offer insurance products and services that we may believe will be of interest to you during the period you are a member with us. Such purposes also include the provision of competitions and promotions.

We may use your personal information to contact you by telephone call, text message, direct mail, email, mobile application, and market digital content online to you. HIF may also employ marketing techniques such as “behavioural targeting” and “contextual targeting” to market products and services to you while you are online. Your participation in such digital marketing campaigns, such as surveys, may depend on your personal privacy settings selected within applications and devices you use to access online content.

You may opt out of receiving some or all marketing material you do not wish to receive from HIF any time by:

- phone – 1300 134 060 email – hello@hif.com.au;
- changing your preference by logging into the Online Member Centre; or
- selecting the option to unsubscribe on marketing communications issued by us. Please allow 5 business days for your request to be actioned.

6. Service-Related Communications

Service-related communications are essential communications that you need to know about in relation to our products and services, including changes to products and services, premium changes, and policy details.

You are unable to opt out of receiving service-related communications, however, you can manage how we communicate with you by contacting us.

7. Access to your personal information

You have a right to request access and correct your personal information that is held by us. To request access, you can contact us:

By Phone – 1300 134 060; By email – hello@hif.com.au

By mail – HIF, GPO Box X2221, Perth WA 6847

8. Acknowledgement and Consent

By becoming or remaining a member of HIF, or by otherwise providing personal information to us, you are confirming that you have consented to us collecting, using and disclosing your personal information in accordance with our Privacy Policy and this Statement. This extends to all individuals covered under your private health insurance policy.

If you are notified in writing of a material change to Privacy Policy, after receiving the formal notification, the next claim under the policy will be deemed to be your acceptance of and consent to the notified material changes.

9. Contacting us to enquire or complain about privacy related matters

The HIF Privacy Policy contains further information about how we handle your personal information and how you can submit a privacy complaint to us and how we will deal with your complaint.

If you have any questions, complaints or suggestions relating to this Statement or any other concerns about the way your personal information has been collected or handled by HIF, please contact the Privacy Officer:

By email – privacyofficer@hif.com.au

By mail – HIF, GPO Box X2221, Perth WA 6847

If we do not respond within a reasonable time, or if the complaint is not resolved to your satisfaction, you are entitled to make a complaint to the Office of the Australian Information Commissioner (OAIC). Please visit their website for more details on how to contact them or make a complaint at <https://www.oaic.gov.au/about-us/contact-us/>.