

Privacy Statement for Members

GMHBA Limited (ABN 98 004 417 092) complies with the *Privacy Act 1988* (Cth) to ensure that your personal information is protected.

References to "we", "us" and "our" are references to GMHBA Limited.

This Privacy Statement explains how we collect personal information through this website, how we use and disclose that personal information and how to contact us if you have any further queries about our management of your personal information. This Statement should be read in conjunction with our Website Terms of Use statement available from <http://www.frankhealthinsurance.com.au/legals>.

Your personal information

We collect personal information on Frank's website to assist us in providing services to you. The type of personal information we collect about you depends on how you use this website. For example, personal information is collected when you:

- log in to the member area;
- complete the "Chat now" webchat request form;
- enter information into the "Sign Up" form to sign up for health insurance with Frank;
- post a blog comment;
- complete an email query form; or
- register or subscribe for, or contribute content to, any other services available through the website from time to time.

We may also keep records of any emails or other correspondence that you send via the website.

We may collect your personal information directly from you or from third parties such as from the policy holder of your membership.

If you do not provide us with the personal information requested of you, we may be unable to respond to your request or provide you with the relevant service (except in cases where the provision of that information is optional).

We will use the personal information provided to us through this website for the purposes for which it was provided (for example, to respond to your request or process your application for health insurance). We may also use your personal information for any other purposes explained at the time of collection or that are required or authorised by or



HEALTH INSURANCE

under applicable law (including, without limitation, the Privacy Act 1988 (Cth)).

How to contact Frank

PO Box 69 Geelong VIC 3220

Tel: 1300 4 FRANK (37265)

frank@frankhealthinsurance.com.au

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If you use our webchatting service or otherwise enquire about our products and services via this website, we may use your personal information to contact you for the purposes of providing you with further information about our products and services and to follow up whether you have an interest in acquiring products or services from us. You can let us know at any time if you no longer wish to be contacted for these purposes. Your permission will remain current until you advise us otherwise.

In addition, if you have Frank health insurance, we will use your personal information to provide you with private health insurance cover, including to:

- manage our ongoing relationship with you;
- process and audit claims;
- develop products and services;
- resolve any legal and/or commercial complaints or issues; and
- assess your suitability for, and provide you with information about, other products or services that we think may be of interest to you. If you do not want to receive information about these products or services, please let us know. Your permission will remain current until you advise us otherwise.

How we might contact you

We may contact you in a variety of ways, including by post, email, SMS, telephone call or facsimile.

We will not send you any commercial electronic messages such as SMSs or emails unless this is permitted by the *Spam Act 2003* (for example, if we have your express or inferred consent to do so). In addition, we will not call you on a number listed on the *Do Not Call Register* unless this is permitted under the *Do Not Call Register Act 2006 (Cth)* and related instruments (for example, if we have your express or inferred consent to do so). If you do not wish us to call you on a particular number, please let us know.

Disclosure of information

We may disclose your personal information to persons or organisations to carry out the purposes described in this Statement such as our service providers, legal and other advisors, health service providers (such as participating private hospitals), government authorities, payment systems operators and financial institutions and, if you have a



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corporate insurance product, your employer. In some circumstances, these third parties may disclose personal information they collected from you to us. We will hold and

use all personal information we collect from third parties about you for the purposes described in this Statement.

Use of Franks website

(a) Mailing lists

Users of Franks website can subscribe to mailing lists provided by us if they so choose. We will not sell or pass on this information on to any third parties except as outlined in this Statement. You can unsubscribe from this list at any time by sending an email to: frank@frankhealthinsurance.com.au with the word "unsubscribe" in the subject line.

(b) Cookies

A "cookie" is a file sent by a web server to your internet browser and stored on your computer. It contains data that websites use to identify you as a unique user.

Frank website uses cookies to store information on your computer. This information is used to enhance Frank website service and to provide information relevant to you such as premium rates for the state in which you reside.

We will not disclose the contents of any cookie to any third party, except that we may disclose such information to any service providers we engage to assist us to establish and operate our online services.

Most internet browsers are set to accept cookies. If you prefer not to receive them, you can adjust your browser to reject cookies, or to notify you when they are being used. There are also software products available that can manage cookies for you. However, rejecting cookies can limit the functionality of the website.

(c) General information about use

Frank uses a third party service to collect general information about the use of our website. This anonymous information is aggregated and will not disclose personally identifiable information about any user of our website.

(d) Other websites

Franks website may contain links to other websites on the internet that are not associated with or controlled by us. We



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do not have any responsibility for the policies of these sites so you will need to review these sites directly to ascertain their privacy practices.

Changes to this Privacy Statement

We may change this Privacy Statement from time to time.

Contact us

We will allow you to access and correct personal information we hold about you as required by law.

Should you have any concerns, questions or comments on a privacy matter or would like to access your personal information, we encourage you to email us at:

frank@frankhealthinsurance.com.au

If you have a privacy concern that cannot be resolved, we encourage you to contact Franks Privacy Officer on ph:1300 437 265 or by writing to:

Privacy Officer
Frank Health Insurance
PO Box 761
Geelong VIC 3220