



Privacy Statement

Budget Direct Health Insurance is provided by GMHBA Limited. In this privacy statement, references to 'Budget Direct Health Insurance' are references to GMHBA Limited. References to 'Budget Direct' are references to Auto & General Services.

Budget Direct Health Insurance is committed to protecting your privacy. This privacy statement explains the type of personal, sensitive and health information we collect and how we handle that information as part of your relationship with Budget Direct Health Insurance. We understand that the information you entrust to us is private and confidential. Our staff are trained to respect your privacy in accordance with the applicable privacy laws and our own policies and procedures.

What is personal information?

In this privacy statement 'personal information' means information or an opinion about an identified individual or an individual who is reasonably identifiable, whether the information or opinion is true or not, and whether the information or opinion is recorded in a material form or not.

Personal information includes 'sensitive information' (which includes health information and information or an opinion about an individual's racial origin, political opinion, membership of a political association or trade union, religious beliefs, sexual preferences or criminal record) and 'health information' (which includes information or an opinion about the health or a disability of an individual, the individual's wishes about the provision of health services, or health services provided or to be provided to an individual). In this privacy statement, a reference to personal information includes sensitive and health information.

How do we collect your personal information?

Personal information collected by Budget Direct Health Insurance and Budget Direct includes your name, date of birth, address and contact details and may also include your bank account or credit card details.

Sensitive information collected by Budget Direct Health Insurance and Budget Direct includes information about your health or medical history.

We generally collect personal information in person, in writing, by telephone, email or via our website. For example, we may collect information when you: make an application for insurance, submit a claim, have customer interactions with us where we record system notes and voice recordings of telephone conversations or if you use our webchat function.

If you contact us to enquire about our products and services via our website and any other communication channel, we may use your personal information to contact you for the purposes of providing you with further information and to follow up whether you have any interest in acquiring products and services from us. You can let us know at any time by contacting us at the address below or calling us on the telephone number below if you no longer wish to be contacted for these purposes. Your consent will remain current until you advise us otherwise.

Where you have provided us with personal information about other individuals (such as any other persons on your membership), you must ensure that they are aware or will be aware of your provision of their personal information to us and how their personal information will be handled by us. If the information you are providing to us is health or sensitive information you must first obtain their consent before providing their information to us.

We may also collect information from third parties such as:

- Our strategic partner, the Australian Health Service Alliance (AHSA) for the purposes of providing health services to you and/or managing the funding of those services, or as required by law. For further details please refer to the [AHSA Privacy Policy](#)
- Hospitals and other healthcare providers in order to process your health insurance claims, conduct eligibility checks and to comply with laws such as the Private Health Insurance Act 2007 (Cth), and the National Health Act (Cth),
- Your previous health fund to cancel your membership and request a transfer certificate,
- The policy holder who is the person responsible for the management of your private health insurance membership or a person authorised to provide us with information on your behalf in order to provide you with private health insurance cover and pay you benefits, and
- Organisations engaged by Budget Direct Health Insurance to carry out functions on our behalf such as mail and data processing

We may also collect information from our website such as:

- Information about your computer or web device,
- Your IP Address, top level domain name, the date and time of your visit to our site,
- The pages you have accessed or downloaded,
- The address of the last site you visited, and
- Your operating system and the browser you used.

We may also use cookies to assign your device a user ID. Cookies contain information that allows us to identify your device. You can configure your browser so that it does not accept cookies, however this may minimise our ability to provide you with customised information. Further details can be found on the Budget Direct Health Insurance website Terms of Use.

When you use our website or ask for general information, we may deal with you without requiring you to provide personal information.

However, if you choose not to provide us with personal information, we may not be able to provide you with the services you require.

**For what purposes do we collect, hold, use and disclose your personal information?**

Budget Direct Health Insurance and Budget Direct collects, holds, uses and discloses your personal information to provide you with private health insurance and health and wellness related services including to:

- Manage our ongoing relationship with you,
- Answer any queries you may have in relation to our private health insurance products and health and wellness related services,
- Administer, process and audit private health insurance claims and pay private health insurance benefits,
- Process payments in respect of your premiums,
- Assess your suitability for, enrol you in and administer health and wellness related services such as chronic disease management programs, health management programs and coaching programs,
- Provide you with the opportunity to participate in our fitness groups and/or attend health seminars and community health events,
- Conduct customer surveys including satisfaction and net promoter surveys,
- Conduct marketing, research and analysis,
- Provide you with access to our website member portal area to manage your own private health insurance membership and a web chat function, and
- Manage, review, develop and improve our private health insurance products and related services (including health and wellness services) whether provided by us or other parties.

We may also collect, hold, use and disclose your personal information to:

- Train our personnel,
- Resolve any legal and/or commercial complaints or issues including in relation to compensation recovery,
- Meet legislative requirements relating to private health insurers,
- Perform any of our other functions and activities relating to our business.

We will generally only use personal information for the purpose for which it is collected, or for a purpose that is related to, or in the case of sensitive or health information, directly related to, the purpose for which it was collected.

Who do we disclose your personal information to?

Budget Direct Health Insurance and Budget Direct will not sell or disclose your personal details for any purpose that is not related to your relationship with us. We rely on third parties such as mail-houses, data processing organisations and financial institutions to perform specialised activities for Budget Direct Health Insurance and your personal information may be provided to these third parties to enable them to perform their agreed services.

Budget Direct Health Insurance may also be required to disclose your personal information to comply with law, including the Private Health Insurance Act 2007 (Cth).

We may disclose personal information for the purposes described under the heading 'For what purposes, we collect, hold, use and disclose your personal information?' to our contracted services providers, government authorities (such as Medicare Australia), hospitals, medical and general treatment providers, persons authorised by you and our professional advisors, as well as to financial institutions to process payments.

If you are not the policy holder of your health insurance membership, Budget Direct Health Insurance may also disclose your personal information to the policy holder as part of administering the membership and paying benefits. This may include the disclosure of sensitive and health information about benefits claimed by you under your membership in the form of quarterly and annual benefit statements.

We may also disclose personal information to parties involved in a prospective or actual transfer of our assets or business.

How to access and correct your personal information?

We try to ensure that personal information we hold is accurate, complete and up to date. Please let us know if there are any errors in your personal information and keep us up to date with changes to your personal information such as change of address.

You can request to update your personal information by calling us on the telephone number below or online at www.budgetdirect.com.au via the self-service member centre.

Budget Direct Health Insurance will allow you to access personal information we hold about you as required by law.

Further information about how you may seek to access and/or correct your personal information held by Budget Direct Health Insurance can be found in our Privacy policy (which you can access as described below).

How to contact us or make a privacy complaint?

If you have any concerns or complaints about the manner in which your personal information has been collected or handled by Budget Direct Health Insurance, please refer to the GMHBA Limited Privacy Policy.

Does your personal information get transferred outside of Australia?

Your information may be held by some of our service providers in overseas locations. These locations can be found in the [Auto & General Services Privacy Policy](#) which can be accessed by clicking on the link.



Direct Marketing and your privacy

From time to time we may contact you to provide you with information about other products and services offered by us, or other service providers who have relationship with us that may be of benefit to fund members. When we contact you it may be via mail, phone, email or SMS.

We may share your personal information on a confidential basis with other service providers so that they can offer you products and services.

When you become a fund member you consent to us using your personal information for direct marketing purposes (for an indefinite period), unless you have contacted us to withdraw your consent.

If you do not wish to receive marketing material from us you can contact us at any time to let us know by:

Email: enquiries@health.budgetdirect.com.au

Web chat via the Budget Direct Health Insurance website

Calling: 1300 665 623

If you request not to receive marketing material, please note that we will still contact you in relation to our on-going relationship with you. For example, we will still send you bills, statements and notices that are relevant to the products and services you hold with Budget Direct Health Insurance. We will also communicate with you in relation to the transactions you have with the fund.

How to access our Privacy Policy?

To access our Privacy Policy call 1300 665 623 or visit www.gmhba.com.au

This privacy statement may change every so often. We recommended that you review our privacy statement or privacy policy from time to time.

Update effective January 2017