

APP Privacy Policy

Queensland Country Health Fund Ltd (ABN 18 085 048 237), its registered businesses Territory Health Fund and Queensland Country Dental, its subsidiary Queensland Country Care Navigation Ltd (ABN 92 610 024 916) ('we', 'us', 'our') is bound by the Australian Privacy Principles (APPs) under the *Privacy Act 1988* (Cth) (Privacy Act). This Policy contains information about how we deal with your personal information. We may modify this Policy from time to time without notice to you.

Our commitment

It is important for us to protect and keep your personal information, including your health information, secure and to keep your health information confidential. To achieve this, we are committed to complying with the requirements of the Privacy Act and APPs when we collect, hold and manage your personal information, that is, information that allows others to identify you.

The APPs provide a set of rules which govern how we collect, use, disclose and store personal information. The APPs also require us to have a clearly expressed and up-to-date APP privacy policy about our management of personal information.

Outline of our APP Privacy Policy

This APP Privacy Policy sets out how we manage your personal information. It sets out:

- the kinds of personal information we collect and hold
- how we collect and hold personal information
- the purposes for which we collect, hold, use and disclose personal information
- how the customer can access the personal information we hold
- how the customer can seek to correct the personal information we hold
- how the customer can make a complaint about the way we have collected, held, used or disclosed their personal information
- whether we are likely to disclose a customer's personal information to overseas recipients and if so, the countries to which disclosure is likely to be
- It also sets out your privacy rights - what you can do to have information corrected and what to do if you have a dispute with us about your privacy rights.

Personal information we may collect and hold

We may collect or ask for the following information:

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| ▪ identification information | your name and date of birth |
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▪ contact information	your postal and email addresses, phone numbers
▪ government identifiers	Medicare Card number
▪ financial information	Bank account and/or credit card details for payment of your premiums, benefits, or dental services as well as information relating to hardship suspension applications
▪ historical information	Information about your prior insurance claims and health fund membership
▪ medical history and medication details	Establish past and present illnesses, conditions, and medication details for care navigation services.
▪ Patient Information	Details of professional services provided including sensitive information such as medical history and dental assessments.

We will only collect personal information that is related to our providing, or arranging others to provide, private health insurance products, dental or care navigation services.

How we collect personal information

We only collect personal information about you in the manner permitted by the Privacy Act.

We may collect your personal information from you in a number of different ways including in person, by phone, through our website or by email.

We may also collect your personal information from third parties such as from our health service providers. We may also collect your personal information from organisations engaged by us to carry out functions on our behalf such as claims administration and audit.

How we hold personal information

We hold your personal information in either electronic or paper files. As we have a commitment to ensure all personal information is held securely, we have in place security systems to protect information from unauthorised access. We also limit access to our authorised personnel and only as needed.

Where personal information is no longer needed for any of our functions or activities, we ensure that the information is destroyed securely or de-identified.

Why we collect, hold, use and disclose personal information

We may collect and use personal information for several purposes, such as:

- performing the functions and activities related to our business including

- providing you with health insurance products and services
- processing your claims and paying your benefits
- referring qualifying Members for care navigation services
- for qualifying Members - arranging for the provision of health-related services on your behalf (care navigation service).
- Providing dental services to you through our dental practice including maintaining and administering your patient file(s)
- managing our relationship with you including by contacting you about our products and services (and those of Queensland Country Bank Limited), news or community events which we think may be of interest to you
- conducting market or customer satisfaction research.
- The payment of your premiums including whether you have paid on time, when payments are due and when actually paid.

We also collect and hold personal information as otherwise required by law.

We will notify you of the main reason for collecting your personal information at the time of collection.

In providing our products and services to you, it may be necessary for us to disclose personal information to other organisations. We only disclose personal information to the extent necessary, to the extent required by law or as consented to by you.

The types of organisations that we can disclose personal information to are:

- hospitals, medical and ancillary service providers and other health insurers
- professional advisors
- regulatory bodies
- technology providers
- contractors for member benefit statement and other printing and mail outs market research or direct marketing
- affiliated product and service suppliers to provide information to you about their services and products, such as **Queensland Country Bank Limited**, of which we are a wholly owned subsidiary
- debt collection agencies or process servers
- Australian Health Service Alliance ('AHSA')
- Australian Regional Health Group (ARHG')
- other external service providers who the Health Fund engages from time to time to carry out, or advise on, its functions and activities
- our internal and external auditors

We will also disclose personal information to law enforcement and government agencies as required by law.

Other Information we collect from you

When you visit our website or use our mobile apps we may collect information from you including: your location information, IP address, mobile device and network information, and any third-party sites you access, For more information about how we do this, visit <https://www.queenslandcountry.health/cookies/>.

Disclosure to Overseas recipients

We do not currently disclose customers' personal information to overseas recipients.

Unsubscribe From Marketing Communications

If you no longer wish to receive marketing communications from us, please use the unsubscribe link contained in all our email communications. Alternatively, you can contact us on 1800 813 415 or info@queenslandcountry.health or info@territoryhealth.com.au

How you can Access and/or correct your Personal Information

You can request access to your personal information at any time. If the information we hold is incorrect, you can request us to correct it.

You can make a request by contacting us, by visiting us at any Health Fund Retail Centre or Queensland Country Bank branch, or by email, telephone or online. Contact details can be found at this link on our website at www.queenslandcountry.health/contact-us or www.territoryhealth.com.au/help-centre/contact-us. Correction of some personal information can also be made by you through Online Member Services.

We currently do not charge any fees for giving customers access to their personal information. We may however charge a fee for the reasonable cost of providing photocopies of documents requested by you.

Making a complaint

We offer an internal complaint resolution scheme which any customer can access at any time without charge. You can make a privacy complaint in the following ways:

- in person at any Health Fund Retail Centre or Queensland Country Bank branch
- by calling us on
 - 1800 813 415 - Queensland Country Health Fund
 - 1800 623 893 - Territory Health Fund
 - 1300 848 034 - Care Navigation

- by email to info@queenslandcountry.health
- our website at www.queenslandcountry.health/contact-us
or www.territoryhealth.com.au/help-centre/contact-us
- in writing to: Privacy Officer, Queensland Country Health Fund Ltd, PO Box 42, Aitkenvale Qld 4814

We will endeavour to promptly respond to your questions, concerns or complaints. We will also endeavour to resolve any concerns or complaints which you may have to your satisfaction. However, if you are unhappy with our response, you can complain to the Office of the Australian Information Privacy Commissioner (www.oaic.gov.au) or the Private Health Insurance Ombudsman.

Effective date: 13 August 2020, Version 6