



HCi Privacy Policy

as at 26 November 2025

HCi is committed to protecting and maintaining the privacy of all individuals with whom we deal, in accordance with the Privacy Act 1988 (Cth), associated Australian Privacy Principles (APPs) and other relevant legislation, including State based legislation. This policy outlines how we manage the personal information which we collect, use and disclose. It applies to the extent personal information collected and handled by us is subject to the Privacy Act.

This policy also explains how to contact us for further information about our management of your personal information. By becoming, or remaining, a member of HCi, HCi members agree to the conditions of this Privacy Policy including consenting to the collection, use and disclosure of personal and/or sensitive information for themselves, and for all persons covered on their HCi policy.

What is personal information?

Personal information is any information about or relating to a person, where the person is, or can be, identified. It includes your name, age, gender and contact details, as well as your health information (which is also sensitive information for the purposes of the Privacy Act). In this policy, a reference to personal information includes sensitive information.

What kind of personal information do we collect and hold?

We only collect personal information about you which is reasonably necessary for our functions or activities and this can vary depending on the type of relationship you have with us. The type of personal information which we collect and hold can include, but is not limited to:

- your contact details such as your (and any other persons covered on your policy) name, phone number, age and date of birth, residential address and email address,
- your Government related identifiers such as your Medicare number,
- your financial information such as bank/credit card details (either directly or through third party processors),
- historical information such as any prior insurance claims history,
- call recordings, notes and transcripts taken during conversations and interactions between you and HCi,
- information about your access and use of our website, apps and social media pages, including through the use of internet cookies.

How do we collect your personal and sensitive information?

HCi only collects personal information about you in the manner permitted by the Privacy Act. We may collect your personal information from you in a number of ways including in person, by phone, through our website and apps, via our social media pages, or by email.

We may also collect your personal information from:

- other persons listed on your policy, or persons granted the authority to provide information on your behalf,
- third parties such as hospitals and health service providers,
- organisations engaged by us to carry out functions on our behalf such as membership and claims administration, or
- another private health fund, if you are looking to transfer your membership.

How do we hold your personal information

When holding your personal information, we are required to take reasonable steps to:

- ensure that any personal information we collect, hold, use and disclose is accurate, complete and up-to-date,
- protect your personal information from misuse, interference and loss, as well as from unauthorised access, modification or disclosure, and
- destroy or permanently de-identify your personal information if we no longer require that information for any purpose that is permitted, or required, by the Privacy Act or required under other Federal or State legislation.

HCi primarily stores your personal information with a trusted Australian third party provider that has an information security framework commensurate with the sensitivity of the data held. HCi will regularly review the trusted third party's information security framework including reviewing their audit, infiltration testing and recovery procedure testing activities.

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

We collect, hold and use your personal information for the following purposes:

- to provide our products and services including private health insurance,
- to perform the functions and activities related to our business such as processing and paying your claims. This may include use of a computer program or software to make decisions relating to claims assessments,
- in order to comply with any Federal or State legislative and regulatory provisions, and
- to manage our relationship with you including by contacting you about products or services, news or community events which we think may be of interest to you.

Our range of products and services, as well as our functions and activities, and those of our service providers may change from time to time.

Who do we disclose your personal information to?

Where practicable, we will endeavour to de-identify any disclosed data.

However, in order to carry out the above-mentioned purposes, we may need to disclose your personal information to persons or organisations including, but not limited to, our health service providers, other service providers, professional advisers and regulatory bodies.

We may also disclose your personal information to the organisations, such as health service providers, from whom we collect your information.

We will never sell your personal information.

Marketing

We may use your personal information to let you know about products or services which we think may be of interest to you. This may include our own, or a third party's, products or services.

In particular, we may contact you about products and services we think may be of interest to you after you cease to hold a private health insurance policy with us. For example, we might contact you about renewing your old policy or taking out a new policy.

How can you opt-out of receiving marketing material?

You may opt-out of receiving marketing information at any time by:

- calling us on 1800 804 950, or
- emailing us at enquiries@hcltd.com.au.

Please allow five working days for your request to be actioned by us.

The following items are not considered marketing material for the purposes of this section, and may not be unsubscribed from:

- quarterly and ad-hoc membership email updates,
- other email communications related to your HCltd membership (ie membership information),
- member surveys.

What if you don't want to give us your personal information?

You're not required to give us your personal information. However, we may not be able to provide you with the products or services that you request of us.

When you contact us, you generally have the right not to identify yourself, where it is lawful and practical for us to allow it. However, in not providing us with your personal identifying information, we may not be able to assist you or aid in answering your query.

How can you access and seek correction of personal information held by us?

You can access or seek correction of your personal information by:

- calling us on 1800 804 950, or
- emailing us at enquiries@hcltd.com.au.

We will give you access to your personal information if practicable, and will take reasonable steps to amend any personal information about you which is inaccurate or out of date.

Individuals affected by automated decision making (eg. an automated claims assessment) may request human review of that decision by contacting us.

With regard to call recordings, HCltd may refuse or limit access to a recording if:

- the recording includes information that would unreasonably affect another person's privacy;
- it was created for the protection or management of HCltd's lawful interests;
- disclosure would compromise an investigation, breach confidentiality, or prejudice HCltd's business operations; and
- it would be unlawful to release the recording.

We may refuse you access to, or we may refuse to correct, your personal information in certain circumstances permitted by the Privacy Act or other Commonwealth or State based legislation. In such a case, we will provide you with written notice of the reasons for our decision. We do not charge a fee to give you access to your personal information. However, we reserve the right to do so depending on the nature and extent of your request.

Contact Details

If you have any questions, concerns or complaints about how we collect or manage your personal information, then you may raise that matter with our Privacy Officer. Our Privacy Officer can be contacted as follows:

- calling us on 1800 804 950,

- emailing us at enquiries@hcilt.com.au, or
- by mail at PO Box 931 Burnie TAS 7320.

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 Commissioner (www.oaic.gov.au), who may investigate the complaint further.

Are we likely to disclose your personal information to overseas recipients?

No, we are not likely to transfer your personal information to overseas recipients. However, there may be occasions where we are required to do so in order to provide you with our products or services, or manage our relationship with you.

If we transfer your personal information outside Australia, we will comply with the requirements of the Privacy Act which relate to trans-border data flows.

What if you have further questions?

An up to date copy of our Privacy Policy will always be available at www.hcilt.com.au, or you can contact us and we can send you a copy.

If you have any questions about our Privacy Policy, then you may contact our Privacy Officer whose contact details are listed above. If you have questions about the Privacy Act, then you may contact the Office of the Australian Information Commissioner.