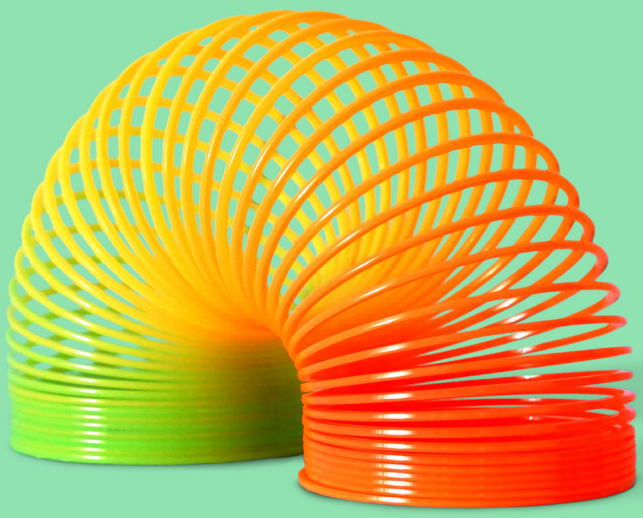
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health insurance

Privacy statement.



Effective 10 December 2026

Privacy statement for members

This Privacy statement for members of Frank Health Insurance is brought to you by GMHBA Limited. In this privacy statement, references to 'Frank Health Insurance' are references to GMHBA Limited.

GMHBA Limited includes all the health insurance businesses including the following brands – GMHBA Health Insurance, Frank Health Insurance (includes Frank Overseas Visitor Health Cover (OVHC)), and health services businesses (GMHBA Eye Care, GMHBA Dental Care and GMHBA Care coordination Service), South Barwon Medical Centre, Lara Medical Centre, Geelong Physiotherapy, and GMHBA Hub (which includes sister sites for South Barwon Medical Centre, Geelong Physiotherapy and GMHBA Dental Care).

Frank Health Insurance is committed to protecting your privacy. This privacy statement explains the type of personal and sensitive information including health information we collect and how we handle that information as a part of your relationship with Frank Health Insurance. We understand that the information that 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.

1. 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 sensitive information and 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 and includes your claims). In this privacy statement, a reference to personal information includes sensitive information including health information.

2. How do we collect personal information?

Personal information collected by Frank Health Insurance includes, among other information, your name, date of birth, address and contact details and may also include your bank account or credit card details. Sensitive information including health information collected by Frank Health Insurance includes information about your health or medical history. If you hold Frank OVHC, we may also collect your country of citizenship or origin and visa-related information.

We generally collect personal information in person, in writing, by telephone, email, electronic form and via on-line services including, but not limited to, our website, member area and mobile app. For example, we may collect information when you: obtain a quote from us, make an application for health insurance, submit a health insurance claim, complete forms, use our digital platforms or have customer interactions with us where (with your consent) we may record telephone and in-person conversations and transcribe system notes.

With your consent, if you contact us to enquire about our products and services via our online services and any other communication channel, we may use your personal and sensitive information including health 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 via the contact details included in this privacy statement 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 other any other persons on your membership, dependants, or persons for whom you are a carer), 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 sensitive information including health information you must first obtain their consent before providing their information to us (unless the individual is incapable of providing such consent).

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 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 1953 (Cth),
- Your previous health fund to cancel your membership and request a transfer certificate,
- If you are a spouse or partner, or dependant child, covered by a couples, single parent or family health insurance policy (as applicable), the policy holder (who is the person responsible for the management of your private health insurance membership) in order for them to set up and manage the policy;
- A person you have authorised to provide us with information on your behalf,
- Organisations engaged by Frank Health Insurance to carry out functions on our behalf such as email and data processing,
- Intermediaries who provide private health insurance information and services on behalf of Frank Health Insurance,
- Government and regulatory bodies such as Services Australia and, if you have Frank OVHC, the Department of Home Affairs and overseas government bodies,
- If you have Frank OVHC, your employer, and
- Recruitment Agencies when appointing employees and contractors.

We may also collect information from our digital platforms such as:

- Our website, member area and mobile app, information about your device is automatically recorded,
- 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 type of browser used.

This information is collected for statistical and administrative purposes, and to improve web-based services. It does not readily identify individuals, and we will not attempt to identify individuals from the records our server generates unless it is necessary to do so for law enforcement purposes.

We, and third parties we work with, may also use cookies, tracking pixels, tags and similar technologies (together, 'tracking technologies') on our website, member area and mobile app. A cookie is a small file that allows us to identify your device. A tracking pixel is a small piece of code that allows a third-party platform, such as an advertising or analytics provider, to record that your device visited a particular page or took a particular action (such as requesting a quote or completing a purchase), and to send that information back to the platform. You can configure your browser or device so that it does not accept cookies, however this may minimise our ability to provide you with customised information and some parts of our digital platforms may not function as intended.

We work with analytics, advertising and marketing platforms which use tracking technologies on our website to measure the effectiveness of our advertising and marketing, attribute conversions such as quotes, sign-ups and purchases to a particular campaign, and to show you more relevant ads, including by identifying you as having previously visited our website. These technologies may collect information such as your IP address, device and browser information, the pages you visit, and actions you take on our website, which may be linked to an identifier assigned to your device or browser by the relevant platform. The relevant platform may combine this information with other information it holds about you which may allow it to identify you.

We provide information about the tracking technologies used across our digital platforms, including the information they collect, how that information is used or disclosed, and the choices available to you. This information is provided through a banner displayed on our website. Where we collect sensitive information, we will ask for your consent before digital tracking technologies are used. The specific tracking technologies we use may change from time to time. Further information can be found at www.frankhealthinsurance.com.au 'Website Terms of Use' within the 'Legals' section or on the mobile app.

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

If you choose not to provide us with personal information, we may not be able to provide you with the services you require. For example, we may not be able to pay health insurance benefits, assess or adjust your lifetime health cover loading or apply an entitlement to the Australian Government Rebate on private health insurance as a premium reduction.

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

Frank Health Insurance collects, holds, uses and discloses your personal information to provide you with products and services, including private health insurance, health related care, health and wellness related services and partner offerings and products 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 and claims,
- Contact you in relation to any matter relating to you or the health care service or products provided to you,
- Assess and recommend other services you may derive a health benefit from and to facilitate the provision of such services,
- Assist us to have an integrated view of our customers to provide a better and more personalised service,
- Conduct customer surveys to solicit customer feedback,
- Conduct marketing, research and analysis and statistical analysis,
- Provide you with information about, and promotions for, other products, services and programs offered by Frank (including other GMHBA businesses) or other service providers who have a relationship with us,
- If eligible, provide you with access to health and wellbeing programs,
- Provide you with access to our digital services such as online member area, mobile app, online booking systems and webchat functionality,
- 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, and
- Pay a commission to a broker.

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

- All our private health insurance businesses and health services businesses,
- Government and regulatory bodies such as Services Australia,
- Resolve any legal and/or commercial complaints or issues including in relation to compensation recovery,
- Auditors and other service providers who we may appoint to ensure integrity of our operations and services,
- Meet legislative requirements relating to private health insurers,
- Recruit and train our personnel,
- Organisations that facilitate the sending of emails and SMS,
- Third party health benefits providers and insurance companies to assist in the processing of a claim for reimbursement or payment of all or part of the cost of treatment submitted by you or on your behalf, and
- Organisations that perform any of our other functions and activities relating to our business.

4. Who do we disclose your personal information to?

Frank Health Insurance will not disclose your personal details for any purpose that is not related to your relationship with us. Frank Health Insurance may be required to disclose your personal information to comply with law, including the Private Health Insurance Act 2007 (Cth) and the National Health Act 1953 (Cth).

We may also disclose personal information for the purposes described under the heading 'For what purposes do we collect, hold, use and disclose your personal information?' to our health insurance businesses, health services businesses, contracted service providers (such as mail houses and data processing organisations), government authorities (such as Services Australia and, for Frank OVHC, the Department of Home Affairs), hospitals, medical and general treatment providers, persons authorised by you (such as your nominated client authority or power of attorney) and our professional advisors, as well as to financial institutions to process payments.

If you are a spouse or partner, or dependant child, covered by a couples, single parent or family health insurance policy (as applicable), Frank Health Insurance may also disclose your personal information (including sensitive and health information) to the policy holder as part of administering the policy and paying benefits. This may include access to and the disclosure of your personal and sensitive information, such as your health insurance claims information, including through our online member area and mobile app.

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

5. 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 contact details.

You can request to update your personal information by calling us on 1300 481 505 or online via the self-service member area.

Frank 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 Frank Health Insurance can be found in the GMHBA Privacy Policy (which you can access as described in the 'How to access our Privacy Policy' section).

6. How to contact us or make a privacy complaint?

If you have any concerns or complaints about the way your personal information has been collected or handled by Frank Health Insurance, please refer to the GMHBA Privacy Policy (which you can access as described in the 'How to access our Privacy Policy' section).

7. Does your personal information get transferred outside of Australia?

From time to time, we may disclose your personal information to organisations located outside of Australia in the ordinary course of everyday business (for example, organisations that host data processing capabilities in 'The Cloud' or facilitate the sending of emails and SMS). If we do so, we will take reasonable steps to ensure the overseas organisations comply with Australian privacy laws.

The countries to which we may disclose personal information in the course of our functions and activities are listed below:

- United States,
- Canada,
- European Union,
- China, and
- Malaysia.

This list is updated from time to time.

If you hold Frank OVHC, due to the nature of OVHC products and services, it may be necessary to disclose your personal information to people or organisations outside Australia. The recipients of your personal information will generally be located in your original country of residence where you are departing to Australia from and include:

- Your employer,
- Anyone you permit us to disclose your personal information to, and
- Our agents and brokers.

8. Direct Marketing and your privacy

From time to time, and with your consent, we may use your personal and sensitive information to contact you to provide you with information about promotions, products and services offered by us, including our private health insurance businesses and GMHBA Health Services businesses, or other service providers who have a relationship with us, that we consider may be of interest to you and your family. This includes information about GMHBA Health Services and using your claims history to identify products and services that may help improve your health and wellbeing. When we contact you, it may be via mail, phone, email and/or SMS.

If you do not wish to receive marketing material from us, you can let us know at any time by unsubscribing using the link included in our marketing materials or by:

Frank Health Insurance

Email: frank@frankhealthinsurance.com.au

Visit: www.frankhealthinsurance.com.au to contact us via the online member area or webchat

Ph: 1300 481 505

Mail: PO BOX 69, Geelong VIC 3220

Frank Overseas Visitor Health Cover

Email: frank@frankaustralia.com.au

Visit: www.frankaustralia.com.au to contact us via the online member area or webchat

Ph: +61 03 5202 8770

Mail: PO BOX 69, Geelong VIC 3220

If you request not to receive marketing material, please note that we will still contact you in relation to our ongoing relationship with you. For example, we will still send you statements and notices. We will also communicate with you in relation to the transactions you have with the fund.

9. Use of de-identified and aggregated information

Where possible, we aim to use de-identified or aggregated information, rather than information that identifies you, for analytics, research, reporting, actuarial analysis and business intelligence purposes.

10. Security of your information

We may store personal information we hold in hard copy documents or as electronic data in our software IT systems (and those of our service providers). We endeavour to take reasonable steps to protect all personal information that we hold from misuse and loss and to protect it from unauthorised access, modification, and disclosure.

The methods we use to ensure your information is secure include:

- Verification procedures to identify an individual before access is allowed for personal information,
- Confidentiality obligations/agreements with all employees, agents, brokers, and sub-contractors,
- The use of data encryption, firewalls and other security systems for our IT platforms, and
- Document storage security policies.

11. Use of artificial intelligence and automated decision-making

We use computer programs (including automated systems, tools that incorporate artificial intelligence and algorithms) to make or assist with decisions using your personal information. This includes automated tools that use information such as your, or any person on your policy's, date of birth, address, marital status, income, claims history and policy details such as membership number, level of cover, effective date of cover and waiting periods served to:

- Calculate any premium quote given and premiums to be charged to you,
- Determine your eligibility for benefits under your hospital cover,
- Process general treatment on-the-spot card claiming payments,
- Generate a personalised recommendation or comparison of our health insurance products that may suit you on our website or the website of our brokers,
- Assist with finalising membership applications made via online joining,
- Assist with processing manual claims submitted through our member area, mobile app, email or post,
- Prioritise and target direct marketing,
- Help identify health insurance claims that may require review or audit and detect potentially fraudulent claims or suspicious activity,

- Identify members who may be at higher risk of cancelling their membership so that we can prioritise them for retention support, and
- Identify members who may be eligible to participate in certain programs and services based on their claiming activity.

If you have any questions about our use of artificial intelligence or automated tools, or if you would like more information about a decision that has affected you, please refer to our Privacy Policy (which you can access as described below) or contact us.

12. How to access our Privacy Policy?

To access the GMHBA Ltd Privacy Policy visit **www.gmhba.com.au/privacy,** or call us on 1300 481 505 for Frank Private Health Insurance, or on +61 3 5202 8770 for Frank OVHC. This privacy statement may change from time to time, including as our products, services, technology and business practices evolve. We recommend that you review our privacy statement and Privacy Policy from time to time, including to stay up to date with how we collect, hold, use and disclose your personal information as our business changes.

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frankhealthinsurance.com.au

Contact Team Frank | webchat | call 1300 437 265

Frank Health Insurance is brought to you by GMHBA Limited
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