Privacy Collection Notice – Health Insurance

Who we are

This privacy collection notice explains how **Compare the Market Pty Ltd** (ACN 117 323 378) (**CTM**, **we**, **us**, **our**) collects and handles your personal information when you use our Health Insurance comparison service.

We operate the websites www.comparethemarket.com.au , www.healthinsurancewatch.com.au and www.comparethemeerkat.com.au and the Compare the Market call centre.

How we collect your personal information

We collect your personal information:

- directly from you when you use our website, call our call centre, or otherwise interact with us;
- automatically through cookies, IP address logging, device information, and location data when you visit our websites; and
- from third party sources, including our participating suppliers, business partners, and publicly available sources.

Where we collect personal information about you from a third party, we will take reasonable steps to ensure you are made aware of the matters set out in this notice.

What personal information we collect and why

The types of personal information we may collect include:

- your name, address, date of birth, gender, and contact details;
- insurance history, employment information, and marital status;
- bank account and/or credit card details, Medicare card details;
- details about what you want to insure;
- The personal details of other people you may wish to insure;
- details regarding your financial circumstances and future requirements; and
- sensitive information such as health information (including your health fund membership details, where relevant to the comparison)

We will only collect your sensitive information with your consent, which we will ask for before you answer any health questions. If you give us personal information about another person, such as a partner or dependant, you must have their consent to do so and tell them about this notice.

We collect this information for the following purposes:

- **Service provision:** to provide our Health Insurance comparison service, generate quotes from participating suppliers, assist with your enquiries, reconcile transactions, administer our loyalty program, and deliver prizes;
- **Communication:** to provide customer support, send you quote summaries, competition notifications, special offers, reminders, and to seek your feedback;
- **Optimisation and enhancement:** to improve our website and services, prevent fraud, conduct analytics, and personalise your experience (any analytics involving health information will use de-identified data only); and

- **Marketing and advertising:** to provide you with information about products and services that may interest you. We do not use your health information for marketing unless you expressly consent.

Collection required or authorised by law

In some circumstances, the collection of your personal information may be required or authorised by or under an Australian law, such as the *Private Health Insurance Act 2007* (Cth), or a court/tribunal order. Where this is the case, we will notify you at the time of collection.

What happens if we don't collect your information

If you do not provide us with the personal information we request, we may not be able to:

- provide you with an accurate Health Insurance comparison or quote;
- pass your details to participating suppliers to generate quotes; or
- otherwise provide you with our services.

Who we disclose your information to

We may disclose your personal information to the following types of entities:

- **Participating suppliers:** to provide you with Health Insurance products, services, quotes, and agreements;
- **Third party service providers:** who assist us with our business functions (e.g. IT, analytics, marketing, customer support);
- **Co-branding partners:** with whom we have co-branding arrangements (we do not disclose your health information to co-branding partners);
- **Related Bodies Corporate**[1] (as defined in section 50 of the *Corporations Act 2001* (Cth))**:** that assist in operating or supporting our products and services, or in improving them using de-identified data. We only share your health information with our Related Bodies Corporate to provide our comparison service or with your consent.
- **Legal and regulatory:** where required or authorised by law, court order, or regulation; and
- **Change of ownership:** in the event of a merger, acquisition, or sale of assets.

Overseas disclosure

We are likely to disclose some of your personal information to overseas recipients in the following countries:

- **New Zealand** – for oversight and management of risk and compliance operations;
- **Fiji** – for quality assurance and monitoring services;
- **USA and EU** – for database hosting services (primarily name, email, and phone number, stored in encrypted form).

How to access or correct your information

You have the right to request access to, and correction of, the personal information we hold about you. We will respond to your request within a reasonable period. We may charge a reasonable fee for providing access. If we agree that your information needs to be corrected, we will do so within 30 days.

To make an access or correction request, please contact our Privacy Officer (details below).

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[1] iCompare Holdings Pty Ltd (ACN 112 971 132), iCompare Services Pty Ltd (ACN 687 986 741), iSelect Pty Ltd (ACN 124 302 932), iSelect Health Pty Ltd (ACN 088 749 955), iSelect Services Pty Ltd (ACN 158 954 646)

How to make a complaint

If you believe we have breached the Australian Privacy Principles or otherwise mishandled your personal information, you may lodge a complaint with our Privacy Officer. We will endeavour to resolve your complaint within 30 days.

If you are not satisfied with our response, you may escalate your complaint to the Office of the Australian Information Commissioner (OAIC):

- Phone: 1300 363 992
- Email: enquiries@oaic.gov.au
- Post: GPO Box 5218, Sydney NSW 2001
- Website: www.oaic.gov.au/privacy

More information

Our full Privacy Policy contains further information about how we handle your personal information, including how to access or correct information, how to make a complaint, and our procedures for dealing with complaints. Our Privacy Policy is available at www.comparethemarket.com.au/privacy-policy.

Contact us

If you have any questions about this notice or our handling of your personal information, please contact our Privacy Officer:

Privacy Officer
Compare the Market Pty Ltd
Post: Level 17, 179 Turbot Street, Brisbane City, QLD 4000

Phone: 0482 637 311
Email: privacy@comparethemarket.com.au

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