

# HICAPS PRIVACY NOTIFICATION



**This notification covers HICAPS Pty Ltd. HICAPS is a wholly owned subsidiary of the National Australia Bank ABN 12 004 044 937 (NAB). The notification tells you how we collect your information, what we use it for and who we share it with. It also points out some of the key features of our Privacy Policy available at [www.hicaps.com.au/common/privacy](http://www.hicaps.com.au/common/privacy).**

## **How we collect information from you and sharing information of another**

We will collect personal information from you directly whenever we can, for example when you fill out a form with us online, give us a call, or use our website (including via cookies).

If you are a health services provider group and are providing personal information about an individual (such as a health services provider), you acknowledge and agree that you:

- (a) are authorised to provide this information and have obtained the individual's consent to provide their information to us, for use and disclosure in accordance with this notification; and
- (b) that you have supplied the individual with a copy of this notification prior to sharing their information to us.

If you are an individual health services provider, we may collect personal information from you directly via our website or telephone, or through your health services provider group.

## **When the law authorises or requires us to collect information**

We may collect information about you because we are required or authorised by law to collect it. For example, there are laws that affect HICAPS, including company and tax law which require us to collect personal information.

## **How we use your information**

We use your information to provide you with the product or service you asked for, and for other purposes including:

- Giving you information about a product or service including help and guidance;
- Processing your application and providing you with a product or service;
- Administering the product or service we provide you, which includes answering your requests and complaints, varying products and services, conducting market research, and managing our relevant product portfolios;
- If you are a health service provider, updating third party partner directories on an ongoing basis for the purposes of maintaining your current information as part of these third party directories (for example HealthShare) in relation to a product or service we make available to you;
- Telling you about other products or services that may be of interest to you including from our partners or related companies, or running competitions and other promotions (this can be via email, telephone, SMS, iM, mail, or any other electronic means including via social networking forums), unless you tell us not to;
- Allowing us to run our business and perform administrative and operational tasks (such as training staff, risk management; developing and marketing products and services, undertaking planning, research and statistical analysis; and systems development and testing);
- Identifying opportunities to improve our service to you and improving our service to you;

- Assisting in arrangements with other organisations (such as loyalty program partners) in relation to a product or service we make available to you;
- As required by law, regulation or codes binding us;
- For any purpose for which you have given your consent; and
- Using your information otherwise in accordance with our privacy policy [www.hicaps.com.au/common/privacy](http://www.hicaps.com.au/common/privacy).

You can contact us at any time if you no longer wish to receive direct marketing offers. We will process your request as soon as practicable. If you no longer wish to receive these emails, click the unsubscribe link in the electronic communication received or email: [hicaps.unsubscribe@hicaps.com.au](mailto:hicaps.unsubscribe@hicaps.com.au)

## **What happens if you don't provide your information to us?**

If you don't provide your information to us, we may not be able to:

- provide you with the product or service you want;
- manage or administer your product or service;
- update third party partner directories with your current information (e.g. HealthShare);
- personalise your experience with us;
- verify your identity or protect against fraud; or
- let you know about other products or services offerings from the NAB Group or our partners that might meet your business needs.

## **Sharing your information**

### **Sharing with the group**

We may exchange your personal information with our related companies, including NAB and other members of the NAB Group.

This could depend on the product or service you have applied for and the NAB Group member you are dealing with.

### **Sharing with third parties**

We may disclose your personal information to third parties, including:

- Mailing houses and media organisations who assist us to communicate with you, including media or social networking sites;
- Our service providers including booking system partners and terminal software partners;
- Private health insurers and statutory payers;
- Third party partner directories.

## **Our Privacy Policy (including how to access and correct information and make a complaint)**

You can ask us to access and correct personal information that we hold about you. Our Privacy Policy [www.hicaps.com.au/common/privacy](http://www.hicaps.com.au/common/privacy) also includes further information on how to make a privacy related enquiry or complaint.