

Privacy Collection Notice

Medibank Private Ltd ("Medibank"), Swiss Re Life and Health Australia Limited ("Swiss Re"), and Greenstone Financial Services Pty Ltd ("GFS") (each a "Recipient") are subject to the Australian Privacy Principles under the Privacy Act 1988.

By applying for cover or requesting a quote, you consent to the collection and use of your personal information in accordance with this Privacy Collection Notice. This Privacy Collection Notice is relevant to the following products: Medibank Life Insurance, Medibank Essential Life Insurance, Medibank Income Protection Insurance and Medibank Funeral Insurance (each a "Policy").

Collection by Swiss Re and GFS

When you apply for a Policy, Swiss Re and/or GFS as its third party administrator will collect personal information directly from you or, where that is not reasonably practicable, from other sources. Your personal information is collected for the purposes of providing you with insurance quotes, processing insurance applications, administering policies (including responding to complaints), and assessing and paying claims under the Policy. Swiss Re may also use your personal information to consider any other application which may be made to us, designing or underwriting new insurance products, for research and analytical purposes, to perform administrative functions, and to comply with our legal obligations.

We may disclose personal information:

- to agents, third party service providers and related companies who assist us in processing any application or claim for insurance, such as GFS, reinsurers, our advisers, persons involved in claims, medical service providers, external claims data collectors, investigators and verifiers and your employer;
- to agents and third party service providers who perform functions or services on our behalf, such as IT services and mailing functions;
- to Medibank to assist them in developing, identifying and promoting to you Medibank products and services which may be of interest to you. Please contact Medibank if you wish to withdraw your consent to receiving information about their products and services; and
- where otherwise required by law.

Your consent includes consenting to Swiss Re and GFS collecting sensitive information (including health information) and using it to provide you with an insurance quote, consider your application for insurance, assessing a claim, using it or giving it to related companies for the foregoing purposes. Neither Swiss Re nor GFS will disclose your sensitive information for any purpose other than the purpose

for which it was collected or a directly related secondary purpose, unless you otherwise consent.

Your consent applies whether or not you become or remain insured.

Collection by Medibank

When you request a quote or apply for a product, Medibank will collect personal information directly from you. This may include sensitive information.

Medibank and those with whom Medibank has an alliance and service arrangements with collect your personal information for the primary purpose of referring you to Swiss Re to provide a quote as well as planning, researching, developing and identifying products and services that may interest you and (unless you ask it not to), telling you about products and services offered by Medibank, its related bodies corporate and alliance partners.

Medibank will not disclose your sensitive information for any purpose other than the purpose for which it was collected or a directly related secondary purpose, unless you otherwise consent.

Medibank is unlikely to disclose your information outside of Australia.

If you do not provide your information in whole or in part, each Recipient may not be able to provide the services you require, or it may affect the outcome of any claim you submit.

You can read more in each Recipient's Privacy Policy, including how to access or correct any information the Recipient holds on you and how to lodge a complaint about a breach of privacy.

For a copy of the GFS privacy policy, please email us at privacy@greenstone.com.au
You can access Medibank's privacy policy online at medibank.com.au/legal-information.aspx#privacy

For a copy of the Swiss Re Privacy Policy, please go to:
swissre.com/australia_newzealand/Privacy_Policy_australia.html

If you have an enquiry or complaint about privacy or would like to gain access to your information collected for Medibank Life Insurance, please use one of the following contact details:

Phone - 1300 766 085

Mail - PO Box 6728, Baulkham Hills NSW 2153

Email - privacy@greenstone.com.au