



Well with GU Health Privacy Collection Notice

Version 1.1: February 2021

The Well with GU Health app (“app”) is owned by nib holdings limited (ABN 51 125 633 856) and its related entities (“we”, “us” or “our”) and is operated in partnership by nib and WellteQ Australia Pty Ltd (ACN 624 539 500) (“WellteQ”).

This collection notice outlines how nib and WellteQ collect and handle your information in compliance with the *Privacy Act 1988* (Cth) (“Privacy Act”).

nib is committed to ensuring the confidentiality and security of your information and we will manage your personal information in accordance with our Privacy Policy, which is available [here](#).

We will collect and use information about you in the course of your use of the app. In this notice, we explain when and how we may collect, use and disclose this information.

By using the app, you consent to the collection, use and disclosure of your personal information as outlined in this notice.

What you share

The information that we collect from you in the app includes your health survey answers, mind and nutrition ratings, and profile picture, as well as optional health-related information about you and your activities, such as step-counts, active minutes and sleep.

If you agree to connect your device to the app, we will also collect some of the above health and activity information from your device.

We will use some of the information that we already have on file for you as a ‘GU Health’ brand member (your date of birth and gender, for example) to create your profile when you decide to start using the app.

Some personal information will be created as a result of you using the app, such as setting goals and reminders, participating in challenges and habits, reading and saving articles and connecting with other users.

You can also choose to share any information in the app in relation to your completion of any preventative health strategies and other health improvement programs delivered by our health partners (**Programs**).

WellteQ is located in Singapore. However, the app and all data created within the app is stored in Australia.

Why we collect your personal information

WellteQ and nib will use your personal information: to confirm your eligibility and register you for the app; to enable you to view your health information; and to respond to your queries regarding the app and provide you with support.

Our Rewards Program is managed by Edge Loyalty Systems Pty Limited (ABN 96 138 299 288) (“Edge”). We will share some of your personal information with Edge to allow you to take advantage of our Rewards Program via the app (for example we enable Edge to recognise you as a ‘GU Health’ brand member and inform Edge of your correct Rewards tier). Edge will also disclose your personal information to nib for the purposes set out in paragraph f) below.

Some of the information that we collect from you in the app, including your health survey answers, may be assessed by AI within the app or by nib clinical staff to identify areas where you may benefit from a Program. Programs are designed to assist with things like weight management, keeping you out of hospital, improving your physical and mental wellbeing or helping you to quit smoking.

Where we consider that it may benefit you, we might SMS, email or call you to invite you to participate in a Program. Alternatively, we may send you information about a particular Program that we think may interest you via the app.

We will only share your personal information with our health partners in order to refer you to the relevant Program, once we have your consent to do so.

Additionally, we will use your personal information to:

- a) contact you by email, by push notifications and within the app about general wellness topics, program updates, new app features, nib and third party's (e.g. partners) products and services (including nib's other insurance policies) and to recommend Programs to you;
- b) send you communications regarding products and services covered by your insurance policy that may be relevant to you based on your use of the app;
- c) determine what communications to send to you;
- d) personalise your newsfeed (taking into account matters such as your goals and your gender);
- e) offer and provide personalised health information, support and services;
- f) measure your engagement with the Rewards portal, serve relevant Rewards, personalise your Rewards experience in the app, and communicate with you about your Rewards;
- g) identify areas where you could implement preventative strategies to improve your health; and
- h) allow WellteQ (on behalf of nib) to send you emails and push notifications.

We will disclose some of your personal information to third parties who coordinate member communications on behalf of nib.

What happens if you do not wish to share your personal information?

If we are unable to collect certain basic personal information from you (such as your completion of an initial health profile when you start using the app) then you will be unable to use the app.

If you choose not to disclose certain personal information with us, as well as some additional health information (such as step-counts, active minutes, sleep, and heart rates), then you will still be able to use the app, but your access to Rewards and personalised wellness and health management recommendations will be limited.

What we won't do with your personal information

Participating in the app, choosing not to use the app, or not reaching particular health goals or behaviours set via the app will not impact your health insurance product, premium, or policy terms and conditions in any way. This includes whether you choose to (or choose not to) participate in any Programs.

We won't on-sell your personal information for our own commercial gain.

Who can see your personal information in the app?

No other users are currently able to view your information in the app.

Your right to be forgotten

You have the right to request that your personal information is erased if you discontinue your use of the app.

Contact information

If you have any questions regarding the app, or if you wish to:

- make any corrections to your personal information;
- access your personal information;
- make a complaint about the app or a breach of the Privacy Act; or
- exercise your right to be forgotten, please contact us at privacyofficer@nib.com.au