



CONSUMER DATA RIGHT POLICY

Current at September 2020

The Consumer Data Right (“CDR”) was introduced by the Federal Government to provide customers with rights to the data that relates to them under the Competition and Consumer Act 2010 and the Competition and Consumer Rules 2020 (“CDR legislation”). In the banking sector this is known as Open Banking.

This Consumer Data Right Policy covers Auswide Bank Ltd (ABN 40 087 652 060) (Auswide Bank) in its capacity as a Data Holder under the CDR.

Your privacy and security information

Your privacy and the security of your information is important to us. We protect your information and aim to be clear and open about what we do with it. We adhere to the security and privacy requirements set out in the CDR legislation.

For more general information relating to your personal information, please see our [Privacy Policy](#).

What data will be available under the CDR?

Under the CDR legislation, we’re required to make available specific sets of data for sharing:

- Name and contact details (and if you’re a business, information about your business)
- Any information you provided relating to your eligibility to acquire a product
- Account balance and features of products you have with us
- Transaction details
- Direct debits and scheduled payments
- Saved payees (your Internet Banking payee list)
- Information about our products and services.

These data sets will be made available gradually. Right now, only information about our products and services is available. The ability to share your account and transaction data will become available progressively as required by the CDR legislation.

We’ll only share data we’re required to share under the CDR legislation and we won’t share your Auswide Bank data unless you consent to sharing it.

How do I make a complaint?

If you have a complaint about this policy or anything related to our management of the Consumer Data Right, we want to hear from you. To contact us, use the contact details set out below (see 'Contact Us'). You are always welcome to get in touch.

When you make a complaint we ask that you provide us with certain details including your full name, preferred contact details and a short description of your complaint. We may also request further information to make sure we are able to promptly resolve your complaint.

We are committed to resolving your complaint and doing the right thing by our customers. Most complaints are resolved quickly, and you should hear from us within five business days (see 'Contact Us').

If you still feel your issue hasn't been resolved to your satisfaction, then you can escalate your concern with the Australian Financial Complaints Authority (AFCA) or with the Office of the Australian Information Commissioner. Their contact details are given below.

Contact us

We care about what you think. Please contact us if you have any questions or comments about this Policy. We welcome your feedback.

You can contact us by:

- calling our contact centre on [1300 138 831](tel:1300138831)
- speaking to us in person at a [branch](#)
- sending us a secure message through Auswide Bank Internet Banking or
- submitting an [Open Banking Feedback form](#).

If you have contacted us by phone or in person and feel your issue still hasn't been resolved, the next step is to notify us and we will escalate your issue to our Internal Dispute Resolution Team.

Contact details for escalating complaints

We are a member of the Australian Financial Complaints Authority (AFCA). You can contact AFCA or the Office of the Australian Information Commissioner as follows:

Australian Financial Complaints Authority (AFCA):

- Website: <https://afca.org.au>, opens in new window
- Email: info@afca.org.au
- Phone: [1800 931 678](tel:1800931678) (free call)
- In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne, VIC 3001

Australian Information Commissioner (OAIC):

- Website: <https://www.oaic.gov.au/privacy>, opens in new window
- Email: enquiries@oaic.gov.au
- Phone: [1300 363 992](tel:1300363992)

Changes to this Consumer Data Right Policy

This Policy may change from time to time, so please visit this page regularly.