



# Consumer Data Right (CDR) Policy

## About this policy

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This policy has information about how Bank of us deals with data under the Consumer Data Right (CDR) regime. This policy only applies to data under the CDR regime (CDR Data). For information about how we collect, use, hold and disclose your personal information under Privacy Laws, please see our Privacy Policy at [Disclosure Documents | Bank of us.](#)

## About the CDR

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The Consumer Data Right regime was introduced by the Federal Government to give customers rights to their data.

Under the CDR legislation, you can request access to and correct CDR Data we hold about you. You can also authorise us, as a data holder, to share this information with an accredited person (an accredited data recipient).

CDR is jointly regulated by the Australian Competition and Consumer Commission (ACCC) and the Office of the Australian Information Commissioner (OAIC). The legislative framework includes the Competition and Consumer Act 2010 and the Competition and Consumer Rules 2020.

## What is CDR data?

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CDR data includes both Consumer Data and Product Data.

### Consumer Data

You can authorise us to share specific CDR data we hold about you with an accredited person. This data, which is classified as your 'required consumer data', includes:

- Customer information e.g. your name and contact details;
- Account details e.g. your account number, account name and account balance;
- Transaction information e.g. dates, transaction description and the amount debited or credited.

### Product Data

Product Data is information about the products that we provide as well as their key features and terms and conditions. Product Data is public information and is not information about you or your products.

## How you can access and/or correct your CDR Data

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You can request access to your CDR Data at any time. You can request access to your CDR Data directly, or you can authorise an accredited person to do so on your behalf.

If the CDR Data we hold is incorrect, you can ask us to correct it.

You can contact us about your CDR Data using any of the ways set out in the 'Making a complaint' section following.

If you are an individual, you may also be able to access and/or correct CDR Data that is your personal information. Please refer to our Privacy Policy for more information on how you can seek to access and/or correct your personal information.

## Disclosing CDR Data

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We will only disclose CDR Data to an accredited person if you have authorised us to do so. We will only disclose CDR Data as required under the CDR regime or to otherwise comply with the law. We will not accept any requests for disclosure of voluntary data.

To authorise us to disclose CDR data to an accredited person, you must be 18 years of age or older, registered for Internet Banking and be able to receive a One-Time-Password from us. Other criteria may apply. You can contact us for further details.

## Making a complaint

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If you are unhappy with the way that we have dealt with your CDR Data, you can access our Internal Dispute Resolution process at any time without charge. You can make a CDR complaint in the following ways:

- in person at one of our Retail Stores
- by calling us on: 1300 306 716
- by email at: [info@bankofus.com.au](mailto:info@bankofus.com.au)
- in writing to: Bank of us, PO Box 194, Launceston TAS 7250

When you make a complaint, you will need to let us know your full name, contact details, a short description of your complaint and your desired resolution.

In most instances, we expect that we will be able to acknowledge and resolve your complaint on the spot or by the end of the next business day. However, not all complaints can be dealt with quickly. Where necessary we will investigate your complaint and contact you if we need more information. Most complaints will be resolved within 14 days, but some complaints may take up to 30 days to resolve.

For more information on this, please refer to our 'Resolving your concern' brochure available at [Resolving your concern | Bank of us](#).

We are also a member of the Australian Financial Complaints Authority (AFCA). If you are not satisfied with how we handled your complaint, you can take your matter there.

You can contact AFCA:

Online: [www.afca.org.au](http://www.afca.org.au)

Email: [info@afca.org.au](mailto:info@afca.org.au)

Phone: 1800 931 678 (free call)

Mail: Australian Financial Complaints Authority  
GPO Box 3  
Melbourne VIC 3001