



Consumer Data Right (CDR) Policy

Regional Australia Bank presents this CDR Policy online and in paper to its community. You can request this policy at any of our branches and is free of charge.

132 067 | regionalaustaliabank.com.au

Regional Australia Bank Ltd ABN 21 087 650 360 AFSL & Australian Credit Licence 241167.



Regional Australia Bank participates in the CDR in two different ways



You authorise us to:

1

Share your data with others

If you bank with us, we hold your data. When you give us permission, we can share your banking data with other approved parties.

2

Collect your data from others

We are an accredited data recipient. However we don't currently provide any active services in this area.

If you ask us to share your banking data

You can request us to share your Regional Australia Bank data through any accredited CDR Data Recipient



We do not charge for this service.

Data we can share with your permission

We accept requests to provide the following types of data; this is known as 'required data'.

- Name and contact details
- Transaction details
- Account balance
- Direct debits and scheduled payments
- Saved payees
- Product information

We can not currently accept requests to share any other types of data - known as 'voluntary data'.

How to share your Regional Australia Bank data



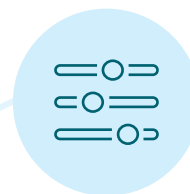
You authorise

We'll always make sure we get your permission before sharing your CDR data.



We share

We'll confirm with you when your data has been shared.



You control

You can manage all your consents 24/7 within Internet Banking – go to Settings, Data Sharing.

When you share data

Your data, your control

You have full control over your data.
Here's what you need to know.



You are in control of your data

- We will confirm what data you have asked us to share.
- We will not sell your data to anyone.
- We won't give your data to any third party without telling you first and asking for permission.
- You can view and cancel your consent at any time.
- If you cancel consent, we will stop sharing your data.
- Cancelling consent might impact a service provided by a CDR recipient.
- We may need to keep some information for a period of time under Australian law.
- We will remind you every 90 days of any active consents.

Managing your data

- ✓ *View and change your consents*
- ✓ *We provide a secure dashboard where you can view and revoke the consents you've given to us.*

Here you can see:

- When you gave consent
- When consents expire
- When we collected data

You can access it anytime at <https://dashboard.cdr.regionalaustraliabank.com.au/>

When you share data *cont.*

Stop sharing your data

1. Go to your dashboard
2. Follow the prompts to cancel. There are no penalties for withdrawal of consent.
3. We'll confirm via the dashboard, that we've stopped sharing your data

Appoint a representative

You can ask someone else to manage your data sharing

- Appoint an authority on your accounts through Regional Australia Bank



For more details, see our Account and Access Facility Conditions of Use on our website.

We've built our CDR technology with security at its core. We follow best practices to protect your data.

- If we collect data, we store all CDR data in our secure banking environment. We use professionally managed, monitored, and tested infrastructure in Australia.

If a security data breach occurs we:

1. Contain the breach to stop any further data leaks of personal information
2. Assess the data breach by gathering the facts. Then check the risks or potential harm to affected members and take action to reduce any risk of harm.
3. Notify members that are impacted by an incident. If the breach is an 'eligible data breach' under the Notifiable Data Breach scheme, we will also notify the Office of the Information Commissioner.
4. Review the incident and consider what actions we can take to prevent future breaches.
5. Find more information on the OAIC website:
<https://www.oaic.gov.au/privacy/notifiable-data-breaches>

When you share data

Your data and third parties

To improve our services, we may use services from some Australian- based third parties.

We will de-identify your CDR data by hiding your name and account details before we share it with these third party service providers.



We only use suppliers that have a written agreement with us to follow our terms and conditions.

- Our CDR environment provider follows a strict confidentiality agreement.
- Any third parties we use for CDR will also delete all your data once it has been used for the purpose you agreed to.
- We don't use overseas providers for CDR data.
- We only store CDR data in Australia.
- In the future, if we engage any third parties to provide services to you we will update this policy to list the third party service providers and the types of data we share with them.

Joint Account Holders

- By default, joint accounts can be shared by any joint account holder
- Joint account holders can manage data-sharing preferences, including enabling or disabling data sharing
- If you hold a joint account, your account data may be eligible for sharing under CDR. Only eligible members can share data as secondary users on an account
- Any joint account holder can withdraw consent to stop data sharing at any time
- If data sharing is disabled for a joint account, then all account holders must approve re-enabling of data sharing

Joint account eligibility rules: All joint account holders need to be over 18 and have online access to the joint account.

When you share data *cont.*

Secondary Users

- A secondary user (e.g., an authorised signatory, or additional card holder on a credit card) may be allowed to share data if the primary account holder grants them permission
- Secondary user data-sharing permissions can be revoked at any time by the primary account holder

Secondary user eligibility rules: Secondary users must be over 18, have online access to the account and be able to make a transaction on the account.

Business Users & Nominated Representatives

- Account roles of Director, Business Partner and Authority to Operate are automatically able to share data on behalf of a business

Voluntary data sharing

Regional Australia Bank accepts requests to share the following voluntary consumer data (this is data that is not required to be shared by regulation but which we choose to share to improve the utility of data sharing for our members):

- Some transactions older than two years are shareable
- Some accounts that have been closed are shareable

We do not charge any fees for sharing this data.

Regional Australia Bank does not share any voluntary product data.

Accessing and correcting your data

You have the right to ask us for your CDR data anytime. If any of your CDR data is wrong, you have the right to ask us to correct it.

As a Data Holder let us know, and we'll do our best to fix it right away. We will keep you informed throughout the entire process, starting with an acknowledgement of the receipt of your request.



Within 10 days of receiving your request, we will let you know the outcome of any CDR data correction requests you make of us, electronically. This information will;

- Indicate what we did in relation to the request
- If we did not comply with the correction request, we will indicate why
- Set out the complaint mechanism available to you
- If the source of your CDR data is with other Data Holders, and you believe it is wrong, you have the right to ask them to correct it.

If you believe that your CDR data that we hold is incorrect, you can ask for it to be updated by:

- Calling us on **132 067**
- Use our **Contact Us Form** online
- emailing us at **enquiries@regionalaustraliabank.com.au**

Have your say

If you're not satisfied in any way, please tell us. We want to make things right.



How to make a CDR-related complaint

- ✓ *Regional Australia Bank offers our members an internal complaint and dispute resolution procedure that is readily accessible and free of charge.*
- ✓ *Report a complaint to any staff member of Regional Australia Bank.*

Your complaint will be handled in line with our internal dispute resolution policy, which you can find on our website. If at all possible, the problem will be resolved immediately. If this is not possible, your problem will be referred to a supervisor or manager, who will try to resolve the problem by the next business day.

If you aren't satisfied with our conduct or service, you can make a complaint by:

- Visiting your nearest branch and talk to a staff member during the branch's business hours. Locate us: <https://www.regionalaustaliabank.com.au/help-and-support/locate-us>
- Calling us on **132 067**
- Using our **Contact us Form** online
- Emailing us at enquiries@regionalaustaliabank.com.au
- Contacting us by Mail at **PO Box U631 Armidale 2351**

Have your say *cont.*

What information you need to tell us:

- Tell us that the complaint relates to your data and details of the issue.
- The possible resolutions available to you will depend on the nature of your complaint (for example, correcting any incorrect or out-of-date records)
- If your complaint is not resolved within 5 business days, you will receive an acknowledgement letter which will provide you with a reference number for your complaint.
- Our aim is to have your complaint resolved in a timely manner but may take up to 21 days.
- We will contact you to notify you of the outcome.

You are not obliged to pursue a dispute with us using our internal dispute resolution procedure. If you do use our procedure, you may still commence legal proceedings against us before, after or at the same time.

Find out more about how we handle complaints on our website:

<https://www.regionalaustraliabank.com.au/help-and-support/contact-us>

<https://www.regionalaustraliabank.com.au/about-us/corporate-documents/tell-us-about-your-complaint>

What further options do you have?

As we are members of the **Australian Financial Complaints Authority (AFCA)**, if you are not satisfied with the final outcome of your complaint, you may pursue the matter further with AFCA.

AFCA provides an external and impartial process for resolving disputes for financial institutions and insurance companies. You can lodge a complaint with AFCA free of charge.

Once a complaint has been made to AFCA, they will contact Regional Australia Bank directly to begin investigations. You can contact AFCA on:

1800 931 678 (free call)

info@afca.org.au

www.afca.org.au

GPO Box 3, Melbourne VIC 3001

Have your say cont.

If the complaint is about how we have handled your personal information and you are not happy with the way in which the complaint was handled, you can lodge the complaint with the Office of the Australian Information Commissioner (OAIC).

- You can also lodge a complaint with the OAIC if we do not respond to your complaint within 30 days or if you are not happy about the response you have received from us.
- The complaint must be in writing and can be lodged online.

Find more information on the OAIC website:

<https://www.oaic.gov.au/privacy/privacy-complaints/lodge-a-privacy-complaint-with-us>

Role of the OAIC in external complaints

- The OAIC acts as an impartial third party when investigating and resolving a complaint.
- After lodging your complaint, an OAIC representative will correspond with Regional Australia Bank on your behalf. Following this, the OAIC may have to ask you for more information or request your consent to disclose your personal information to a third party. You will be consulted with throughout the entire process.
- If a mutually agreed resolution cannot be reached, the OAIC will make a formal decision about the complaint.



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