



Consumer Data Right (CDR) Policy

1 October 2020

What is the Consumer Data Right?

The Consumer Data Right (**CDR**) was introduced by the Australian Government to give consumers more choice and control over how their data is shared.

Under the *Competition and Consumer Act 2010* and the *Competition and Consumer (Consumer Data Right) Rules 2020 (CDR Laws)*, consumers can ask for their data to be securely transferred to an accredited provider so they can investigate, compare and access services more easily. In the banking sector, this is called “opening banking”.

The Australian Competition and Consumer Commission, or ACCC, is the lead CDR regulator. You can find out more about the CDR system on the ACCC’s website [here](#).

About us

Community First Credit Union Ltd (ABN 80 087 649 938) (**we, us, our**) is a **CDR participant**. CDR participants includes data holders and accredited data recipients:

- A **data holder** is a business that holds consumer data and must transfer the data to an accredited data recipient at the consumer’s request.
- Under the CDR system, consumers consent to a transfer of their data from a data holder to an **accredited data recipient**. An accredited data recipient has been accredited by the ACCC to receive consumer data to provide a product or service. Examples of accredited organisations include banks and other financial institutions.

We are currently a data holder. This means we will share your data with an accredited organisation, but only when you authorise us to do so. This means starting from 1 October 2020, you can ask us to share “required product data” with you or an accredited organisation.

About this policy

Under the CDR Laws, all CDR participants must have a CDR policy that is a separate document to its privacy policy. We have put together this CDR Policy to provide you with information about:

- how to request general product data; and
- how you can make an inquiry or make a complaint, if needed.

All reference in this policy to data relates to data in the context of the CDR. Our [Privacy Policy](#) continues to govern how your personal information is managed.

We will review this CDR Policy annually and we may make changes to it from time to time (without notice to you) that are necessary for our business requirements or the law. Our current CDR Policy is available on our website or on request. You can request us to provide this policy to you electronically or in hard copy.

Access to general product data

Upon request, we will share “required product data” with you or an accredited organisation. Such requests will not be charged any fees. Under the CDR Laws, this is public information about the products and services that we offer, such as transaction accounts, savings accounts, terms deposits, car loans, home loans, personal loans, credit cards, and insurance. This generally includes information about the eligibility criteria, terms and conditions, price, availability or performance of a product. Because this information is generic in nature, it does not specifically relate to you or identify you.

To request us to share “required product data”, please refer to our website or contact us by using the details listed under “Contact us” below. The information will then be disclosed to the person who made the request in machine-readable form.

Voluntary data

We will only share data that we are required to share under the CDR Laws.

Questions and complaints

If you have any questions, concerns or complaints at any time about this CDR Policy, please contact us by using the details listed under “Contact us” below.

You can make a complaint over the phone, in writing or in person, by using the details listed under “Contact us” below. Once a complaint has been lodged, we will respond to you as soon as possible. We will aim to deal with your complaint at the source of your complaint. If you are not satisfied with the response you receive, please let us know and we will investigate further and respond to you.

If an issue has not been resolved to your satisfaction, you can contact the Office of the Australian Information Commissioner, or OAIC, being the primary complaints handler for the CDR system. You can also contact our external dispute resolution scheme, the Australian Financial Complaints Authority, or AFCA. OAIC’s and AFCA’s service is free to access, and their contact details are:

OAIC

Post: GPO Box 5218 Sydney NSW 2001

Telephone: 1300 363 992
Website: www.oaic.gov.au
Email: enquiries@oaic.gov.au

AFCA

Post: GPO Box 3, Melbourne VIC 3001
Telephone: 1800 931 678 (free call)
Website: www.afca.org.au
Email: info@afca.org.au

What to include in your complaint

When making your complaint to us, please:

- identify yourself
- include your contact details (address, email, phone number)
- the date (if you are lodging a complaint in writing)
- give any identification or reference number(s), such as your member number
- give a brief description of the matter
- let us know what you would like us to do to resolve the matter

Please provide as much information as possible to help us manage your complaint.

Contact us

Community First Direct
1300 13 22 77
Monday to Friday: 8am - 8pm
Saturday: 8am - 3pm

Telephone banking
1300 13 16 99

International callers
+61 2 9735 1600

Email
askus@communityfirst.com.au

Postal address
PO Box 98
Lidcombe NSW 1825

You can also visit any of our branches (see "Location" on communityfirst.com.au/locations).