

Consumer Data Right Policy

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About ANZ Plus

ANZ Plus is a non-primary brand of Australia and New Zealand Banking Group Limited (ANZ). This CDR Policy applies to ANZ Plus only. The CDR Policy applicable to ANZ's primary brand is available at anz.com/cdrpolicy.

Understanding the Consumer Data Right (CDR)

If you've heard the term 'Open Banking', then you may already have an idea of what the Consumer Data Right (CDR) is. The CDR is designed to give you greater control of your data, to increase competition, and encourage innovation in the Australian economy.

Simply put, the CDR allows you to access, and authorise ANZ Plus to share, selected banking data for specific purposes with accredited organisations. In some cases, you may also consent to ANZ Plus collecting some of your data from others.

You can decide when to share your CDR data, what CDR data you share, and with whom.

What is 'CDR data'?

This includes your contact details, account information, transaction records or specific information about the banking products you have.

Important information

The CDR is comprised of amendments to the Competition and Consumer Act (2010) and the Privacy Act (1988). Together, this legislation, the Competition and Consumer (Consumer Data Right) Rules 2020 and our CDR Policy governs how we manage our customers' CDR data.

The Privacy Act (1988) and ANZ's Privacy Policy continue to govern how your personal information is managed.

For more information on how your privacy is protected, and how you can continue to seek access to and correct your personal information under the Privacy Act (1988), refer to ANZ's Privacy Policy at anz.com/privacy or contact us

via the support section in the ANZ Plus app. If you don't have access to the ANZ Plus app, you can call us on **+61 3 4050 7838**.

This CDR Policy applies to ANZ Plus. You can find ANZ's CDR Policy at anz.com/cdrpolicy.

All ANZ entities are subject to strict standards regarding the management of CDR data, regardless of location.

We take the security of your data seriously. We won't share CDR data if we believe there is a threat to the security, integrity, or stability of our technology or the technology supporting the CDR system.



About this document

Being transparent with our customers and keeping you informed is an important part of how we do business.

This policy explains how we manage your CDR data as both a 'data holder' and a 'data recipient' and describes how you can access and correct your CDR data, or make a complaint, if needed.

You can request from us an electronic or hard copy of this policy.

The Consumer Data Right (CDR) allows you to share your CDR data for specific purposes with any other accredited organisations you choose.

What our CDR Policy means for you

As you're probably aware, we hold data about our customers – because we are required to, it helps us provide you with a product or service, and so we can continue to improve our banking services.

Some of this data is classified as 'CDR data' and as a result, this makes us a 'data holder'. As a data holder, ANZ Plus customers can share their ANZ Plus CDR data with accredited third parties.

ANZ Plus is also accredited as a 'data recipient'. You can authorise other 'data holders' to share your CDR data with us so that we can provide you with a particular product or service.

ANZ Plus as a Data holder

We are currently a data holder. As a data holder, we will share your CDR data with an accredited organisation only when you authorise us to do so.



Data Recipient

These include accredited organisations (e.g. other banks and financial services organisations) which have your consent to collect and use your CDR data.

ANZ Plus as a Data Recipient

You can create a consent with us to collect and use your CDR data. You'll need to authorise your other financial institutions to share your CDR data with ANZ Plus. We'll only use your CDR data for the consented purpose.



Data Holder

Other organisations that hold your CDR data and that are recognised as data holders under the Consumer Data Right. You can authorise them to share your CDR data with ANZ Plus.

ANZ Plus as a Data Holder

It is important to know that when you provide consent to an accredited organisation to collect and use your CDR data, you enter into an agreement with them.

Before providing consent, you may want to find out more about how the accredited organisation will manage the CDR data they collect, and give them clear instructions as to whether you want your CDR data deleted or de-identified.

Requesting your CDR data

Now you can authorise us to share specific CDR data we hold about you. This will be done securely and swiftly with an accredited organisation.

This data is classified as your 'required consumer data' and includes:

- Contact details
- Account information
- Transaction records
- Product specific data

We'll only share your CDR data with accredited organisations when authorised by you.

Upon request, we will also share 'required product data'. This information is not about you or your products, but is public information about our products, such as debit cards, deposit and transaction accounts. Requests for 'required product data' do not require specific authorisation.

We'll share CDR data as required by CDR legislation. We may also consider requests for some types of voluntary consumer data, and we do not charge a fee for disclosing this data.

You can withdraw your authorisation to share your CDR data at any time through your profile on the ANZ Plus App. You can also get help via the support section in the ANZ Plus App. If you don't have access to the ANZ Plus App, you can call us on **+61 3 4050 7838**.

Important Information

In certain circumstances some of your CDR data may also be shared by a joint account holder whom you have a joint account with. Unless you withdraw your approval, any joint account holder will be able to share CDR data from that account. If you withdraw your approval, joint account CDR data cannot be shared without permission from all joint account holders.

ANZ Plus as a Data Recipient

ANZ Plus has some product and service offerings that may require the collection and use of CDR data that is held by other data holders (like another bank). We may ask you to share:

- your account details, including your account number and balances
- your transaction details, including your incoming and outgoing transactions, amounts, dates and descriptions.

We'll collect and use your CDR data to display the accounts you hold and transactions you make with other financial institutions in ANZ Plus channels.

We will only collect and use CDR data with your consent and only for the purpose that you have consented to. We will only collect CDR data that is required for the requested products or services and only for the duration that the data is required to provide you with the requested products or services. CDR data that we've collected will be stored electronically within secure ANZ Plus systems in Australia.

You can withdraw your consent for us to collect and use your CDR data through your profile on the ANZ Plus App. If you don't have access to the ANZ Plus App, you can call us on +61 3 4050 7838. Withdrawing consent for us to collect and use your CDR data may mean that ANZ Plus can't provide you with the products or services you have requested.

Unless we are required to keep it by law or for legal proceedings, we will delete your CDR data when your consent expires, if you withdraw your consent or if we no longer need it for the purpose you consented to. Your data will be permanently deleted, and a record of deletion will be retained.

Additional uses and disclosures of your data

Where you have consented for the collection and use of transaction data and provided us with a de-identification consent, some of that transaction data will be provided to a third party service provider called Experian Australia Pty Limited, which is based in Australia. The data provided may include the source (name of the data holder), description, amount and date of the transaction. We generally use Experian's transaction enrichment and categorisation services to help us provide you with more information about transactions, such as:

- merchant information
- payment type
- transaction details
- transaction categories.

To provide this service, Experian will use its reasonable efforts to de-identify your data by removing names from the transaction description. The de-identified data is used by Experian to improve their enrichment and categorisation service and for reporting. Experian will not be able to delete your de-identified data (including upon expiry or revocation of your consent). ANZ Plus will delete any data that was used to link your transaction data to the de-identified data held by Experian upon receiving the transaction enrichment and categorisation information.

To learn more about how Experian uses and manages your data, please refer to the Experian Australia Pty Ltd Consumer Data Right (CDR) Policy accessible at <https://www.experian.com.au/privacy-policy-terms-conditions>.

Notifications, access and corrections

Receiving notifications from ANZ Plus

There are several occasions when you'll receive notifications from ANZ Plus (e.g. via an email or SMS). If we've received authorisation to share your CDR data (e.g. your account or transaction data) with an accredited organisation, you'll be notified by an update to your profile on the ANZ Plus App.

This is where you can check what type of data was shared, when it was shared, and with whom.

If you don't have digital access, simply call us on **+61 3 4050 7838**.

When you share your CDR data with us, we are required to notify you:

- when you give us your consent
- when you amend a consent
- when you stop sharing CDR data with us
- when your consent to collect CDR data expires
- every 90 days if we are continuing to collect your CDR data
- to inform you of the outcome of a CDR data correction requested by you and
- if you are impacted by an eligible data breach under the Notifiable Data Breach Scheme.

Requesting access to or correction of your information

It's important to keep your CDR data up-to-date. If you would like to access your CDR data we hold or believe your CDR data is inaccurate, incomplete or out-of-date, contact a coach via the ANZ Plus App. If you don't have access to the ANZ Plus App, call us on **+61 3 4050 7838**.

Remember, you can securely manage your contact information and security details through your profile on the ANZ Plus App.

If you'd like us to correct information we've shared under the CDR, we will do so. If you'd like for your updated data to be shared, please contact the original recipient organisation to make another request.

If we don't agree the information needs to be corrected, we'll tell you why – and what you can do if you're unsatisfied with our response.

For CDR data we've collected as an accredited data recipient from other data holders, you may have to contact the data holder to have the data corrected at the source. We can then collect your updated data if you have a valid consent.

While we strive to get things right and present accurate information, we can't guarantee its accuracy or that ANZ Plus channels will work perfectly all the time, which may impact your data that we hold and provide as a data holder. Neither ANZ nor any of its group companies makes any representation or warranty regarding the completeness or accuracy of the information.

Making a complaint

Who to contact if you have a complaint

If you believe we've breached any obligation we have in relation to the Consumer Data Right, and you would like to make a complaint, contact us via the options listed below.

We will do our best to help resolve any issue you may have.

In order for us to assist you, we may need to verify your identity and obtain details of your complaint from you.

Online

- Complete a form in the ANZ Plus App
- Complete an online form on the ANZ Plus website

In writing

- Write to the ANZ Complaint Resolution Team:
**Locked Bag 4050,
South Melbourne
VIC 3205**

By phone

- If you can't access an online form, call **+61 3 4050 7838**
- Complaint Resolution Team **1800 805 154**
- National Relay Service **133 677**

Here's how we respond to complaints

We'll do our utmost to:

- **Resolve your complaint on the spot, if possible.**
- **Resolve your complaint within 5 working days.** If this isn't possible, we will confirm the outcome with you in writing. We will aim to resolve your complaint within 30 days (or 21 days for complaints regarding financial hardship or debt collection). If we can't meet these timeframes, we will explain why and provide an expected date for the outcome of your complaint. We will keep you informed of progress.
- **Investigate your complaint.** Where necessary, we'll consult with other credit providers or credit reporting bodies about your complaint.
- **Make a decision about your complaint.** We'll write to you to explain our decision.

Our resolution may include assisting you with managing your data sharing arrangements, or in some cases, seeking correction of your CDR data. If you are not satisfied with our response, you can have your complaint reviewed free of charge by the Australian Financial Complaints Authority (AFCA), an external dispute resolution scheme.

AFCA provides a free and independent dispute resolution service for individual and small business customers who are unable to resolve their complaints directly with ANZ. You can contact AFCA on:

Phone: 1800 931 678
Email: info@afca.org.au
Website: afca.org.au
Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

Time limits may apply to complain to AFCA. Please act promptly and consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

You may also raise any CDR concerns directly with the Office of the Australian Information Commissioner (OAIC).

OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of your CDR data. You can contact the OAIC on:

Phone: 1300 363 992
Online enquiry: oiac.gov.au/contact-us
Website: oiac.gov.au
Mail: Office of the Australian Information Commissioner
GPO Box 5288, Sydney, NSW 2001

To find out more, please feel free to:

 Contact a Coach via the ANZ Plus App

 If you don't have access to the ANZ Plus App, call us on **+61 3 4050 7838**



anz.com/plus/cdrpolicy