

The Broken Hill Credit Union Limited

# Consumer Data Rights (CDR) Policy



# CDR Policy

## About this policy

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This policy has information about how The Broken Hill Community Credit Union Ltd (BHCCU) 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, see our Privacy Policy at <http://www.bhccu.com.au/disclosure/privacy/>

## About the CDR

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The Consumer Data Right 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 about you. You can also authorise us to share this data with accredited persons.

## CDR Data

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The CDR regime requires us to make certain information (CDR Data) available to you and/or to an accredited person you have authorised us to disclose the information to.

The CDR Data we hold includes:

- your name, occupation and contact details
- account details including account number, account name, balances and transaction details and information about any authorised third party operators
- information about direct debits, scheduled payments and saved payees on your accounts
- information about the products you have with us including product features and fees & charges

We hold this information in our banking system, either as electronic or paper files.

## Why we collect, hold, use and disclose CDR Data

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We collect and use CDR Data for a number of purposes, such as:

- providing membership benefits, financial services and products or information about those benefits, services and products
- providing you with information about financial services and products from 3<sup>rd</sup> parties we have arrangements with
- conducting market or customer satisfaction research

If you withdraw your consent for us to collect and use your CDR Data, we may not be able to provide the above services to you.

We hold and disclose CDR Data as required by law and to comply with the CDR regime.

## 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.

## Disclosure to overseas recipients

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We will not disclose CDR Data to entities that are based overseas unless you authorise us to do so.

## Notifications

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We will notify you about certain events relating to your CDR Data including when:

- you give consent to us collecting and using your CDR Data
- you withdraw your consent for us to collect or use your CDR Data
- we collect your CDR Data
- if your consent is still current, it has been 90 days since we have been in contact with you
- we respond to your request to correct your CDR Data
- there has been an 'eligible data breach' under the Notifiable Data Breach scheme

## Deletion/de-identification

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We will delete or de-identify your CDR Data when it becomes redundant.

We delete redundant data by removing it from our banking system. We de-identify redundant data by removing any identifiers including names, contact information and member and account numbers.

We may use de-identified data for market and product research purposes including to determine whether a product is used by a particular demographic and how a customer uses the product.

## 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 make a request by contacting us, by visiting our branch or by telephone. Contact details can be found at this link on our website at [www.bhccu.com.au](http://www.bhccu.com.au).

If you are an individual, you may also be able to access and/or correct CDR Data that is your personal information. See our Privacy Policy <http://www.bhccu.com.au/disclosure/privacy/> for more information on how you can seek to access and/or correct your personal information.

## 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 scheme at any time without charge. You can make a CDR complaint in the following ways:

Writing to Mailing Address:	PO Box 294 Broken Hill NSW 2880
Visiting Branch Address:	2 Chloride St Broken Hill NSW 2880
Calling Phone Number:	(08) 8088 2199
Sending Emailing to:	<a href="mailto:reception@bhccu.com.au">reception@bhccu.com.au</a>

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.

We aim to acknowledge your complaint within 2 business days. We will investigate your complaint and contact you if we need more information. Most complaints will be resolved within 21 days but some complaints may take up to 45 days to resolve.

How your complaint is resolved will depend on your complaint.

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. We will advise you at the time how you may contact AFCA.