



**Defence
Bank**

**defencebank.com.au
1800 033 139**

Defence Bank Limited. Consumer Data Right (CDR) policy.

ABN 57 087 651 385
Effective 01 July 2021.

1. About the Consumer Data Right (CDR).

The Consumer Data Right (“CDR”) was introduced by the Federal Government to give consumers rights to their data. In the banking sector, this is called Open Banking.

Under the CDR legislation, you are able to authorise Defence Bank to share some of the information we hold about you with other accredited data recipients.

2. About this policy.

This policy describes your rights under the CDR legislation. This policy only applies to data under the CDR regime.

This policy only applies to the CDR data that is held and made available by Defence Bank to accredited data recipients.

For information about how we collect, use, hold and disclose your personal information, see our Privacy Policy at defencebank.com.au/tools-and-advice/legal-and-compliance/privacy

3. If you ask us to share your banking data.

You can request us to share your Defence Bank data through any accredited CDR Data Recipient. We do not charge for this service.

To share your Defence Bank CDR data you’ll firstly need to:

- Be registered for Defence Bank online banking. Learn more or register at defencebank.com.au/tools-and-advice/online-banking
- Provide consent to an accredited data recipient to obtain your CDR held by Defence Bank.

Data we can share with your permission.

We accept requests to provide the following types of data - known as ‘required data’.

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

We cannot currently accept requests to share any other types of data.

How CDR allows you to share your Defence Bank data.

1. You authorise.

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

2. We share.

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

3. You control.

You can manage all your consents 24/7 within online banking.

4. Managing your consents.

We provide a secure dashboard in online banking where you can view and withdraw the consents you’ve made.

5. Correcting your data.

If we've shared your CDR data and you think it is wrong, you can ask us to correct it by contacting us in the following ways:

Phone. 1800 033 139 (Australia) or +61 3 8624 5888 (International)

Email. info@defencebank.com.au.

Postal Address.

PO Box 14537

Melbourne VIC 8001

Once you've requested us to correct your data, we'll do our best to fix any errors in your data immediately, and we'll tell you once we've done that. If we do correct any of your CDR data, it will be available to any accredited data recipients, just ask them to request it again.

6. Making a complaint.

If you aren't satisfied with our conduct or service in support of your CDR data, you can make a complaint by:

Phone. 1800 033 139 (Australia) or +61 3 8624 5888 (International)

Email. info@defencebank.com.au.

Postal Address.

PO Box 14537

Melbourne VIC 8001

In person at one of our branches.

If you are not satisfied with the response provided by Defence Bank to your complaint, you can contact the Australian Financial Complaints Authority which deals with complaints relating to Financial Services:

Australian Financial Complaints Authority.

Phone. 1800 931 678 (free call)

Online. afca.org.au

Email. info@afca.org.au

Postal Address.

Australian Financial Complaints Authority

GPO Box 3

Melbourne Vic 3001

More information in relation to Defence Bank's complaints and dispute resolution process can also be found at defencebank.com.au/tools-and-advice/legal-and-compliance/complaints-and-dispute-resolution

We're here to help.

It's easy and convenient
to contact us.

Here's how:

- 1800 033 139
- visit your local Defence Bank branch
- defencebank.com.au
- info@defencebank.com.au