Consumer Data Right Policy
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About us

The CommBank Group provides a wide range of banking and financial services. For more information about the Group, including a complete list of Group members, see CommBank’s latest Annual Report, available at commbank.com.au/shareholders

This Consumer Data Right Policy only applies to the Commonwealth Bank of Australia. It covers these registered brands under the Consumer Data Right:

- CommBank, our online banking services covering both CommBank app and NetBank
- CBA – CommBiz, CommBank’s online business banking service that allows small business, corporate and institutional companies to manage their finances

In this policy, CommBank, we, us or our means the Commonwealth Bank of Australia.

About the Consumer Data Right (CDR)

The Consumer Data Right (CDR) was introduced by the Federal Government to provide customers with rights to access specified data that relates to them (CDR data) held by organisations (data holders); and allow them to authorise the sharing of that external CDR data to other third parties (accredited data recipients). CommBank is both a data holder and an accredited data recipient under the CDR.

What does this mean?

- Where CommBank holds CDR data about you or your business, you can ask us to share that data with other accredited data recipients. In this policy, we refer to this data as your CommBank CDR data.
- Where a third party holds CDR data about you, you can consent for us to collect your data from the third party, so we can provide you with a product, service or feature. In this policy, we refer to this data as your external CDR data.

CDR is jointly regulated by the Australian Competition and Consumer Commission (ACCC) and the Office of the Australian Information Commissioner (OAIC). The legislative framework includes the Competition and Consumer Act 2010 and the Competition and Consumer (Consumer Data Right) Rules 2020 (CDR legislation).

About this policy

This policy describes your rights under the CDR legislation.

If you want to know more about how we handle your personal information at CommBank, see our Group Privacy Statement at commbank.com.au/support/privacy.html

Sometimes we update our CDR policy. You can always find the most up-to-date version on our website, and you can ask us to send you a copy of the latest version.

Your privacy and security

Your privacy and the security of your information is important to us. We protect your information and aim to be clear and open about what we do with it. We adhere to relevant security and privacy regulatory requirements, and maintain appropriate controls and capabilities to keep your information safe.
What data will be available under the CDR?

As a data holder under the CDR legislation, we are required to make available specific sets of data for sharing:

- Name, occupation and contact details (and if you’re a business, information about your business)
- Account balance and features of products you have with us
- Transaction details
- Direct debits and scheduled payments
- Saved payees (your NetBank address book)
- Information about our products and services

Under the CDR legislation we’ll share data we’re required to (required consumer data). As part of this, we’ll share the last 12 months of transaction data for accounts closed in the last two years.

We’ll also share additional transaction data dating back to 1 January 2017 for these closed accounts (voluntary consumer data). We won’t share any other data that’s not required under the CDR legislation.

We share your CommBank CDR data only with your consent and we don’t charge a fee for sharing your data.

There are two types of CDR data you can share:

- Sharing your CommBank CDR data
- Sharing your external CDR data with CommBank

Sharing your CommBank CDR data

You can choose to share your CommBank CDR data with an accredited data recipient so they can provide you with a product or service (like a budgeting tool).

Sharing data for yourself or as a sole trader

- You need to give your consent to the accredited data recipient to collect your CommBank CDR data (on their site or app), then they'll redirect you to CommBank.

- We'll need to identify you first. For NetBank, we'll ask you to enter the mobile number you have registered with us. We may ask you for the last 4 digits of your NetBank ID to make sure it's really you. Then we'll send you a One Time Password which you'll find in NetBank and the CommBank app.

  **Important**: We'll never ask you to share your NetBank ID and password details with a third party. If you provide your NetBank log on details to a third party, they gain access to more than your CommBank CDR data. They could view or transact from your accounts. Sharing your NetBank log on details is a breach of our terms and conditions so you could be liable for unauthorised transactions and may not receive the benefit of our 100% security guarantee.

- We'll remind you what CommBank CDR data will be collected by the accredited data recipient and ask you to choose which accounts you'd like to share with them.

- You'll be asked to authorise us to share your CommBank CDR data with the accredited data recipient for a period of time.
Important: Only accredited data recipients you authorise are able to access data under the CDR legislation. To learn more about accreditation, go to cdr.gov.au

To share your CommBank CDR data you’ll need to be at least 18 years old, registered for NetBank and have an eligible account. To register for NetBank, go to commbank.com.au/digital-banking/netbank.html

Sharing data from a joint account
Before you can share data from a joint account, you and your other account holder need to enable it for sharing. When a joint account is enabled for data sharing, you’ll both be able to share data from this account with accredited data recipients, without each other’s approval. You’ll both also be able to choose to stop sharing data from the joint account at any time.

Delegating someone to share data on your behalf
You can choose another person as a data sharing delegate. They must have an authority to transact on your account, be over 18 and registered for NetBank. Your data sharing delegate will then be able to set up data sharing with accredited data recipients without further approval.

Sharing data for a business
Before you can share data for your business, you’ll need to set up a business data sharing delegate in NetBank or CommBiz. They’ll need to be at least 18 and registered for NetBank or CommBiz. This person will then be able to share data for your business without further approval.

To register for NetBank or CommBiz, go to commbank.com.au/business/online-banking/compare-our-online-business-banking-platforms.html

How does data sharing work if you’re a business data sharing delegate?
• You need to give your consent to the accredited data recipient to collect the CommBank CDR data for the business (on the accredited data recipient’s site or app). Then, they’ll redirect you to CommBank.

• We’ll then need to identify you.
  - For NetBank, we’ll ask you to enter the mobile number you have registered with us. We may ask you for the last 4 digits of your NetBank ID to make sure it’s really you. Then we’ll send you a One Time Password which you’ll find in NetBank and the CommBank app.
  - For CommBiz, we’ll ask for your User ID and then we’ll send a One Time Password that can be found in CommBiz.

Important: We’ll never ask you to share your NetBank or CommBiz log on details with a third party. If you provide your NetBank or CommBiz log on details to a third party, they gain access to more than your CommBank CDR data. They could view or transact from your accounts. Sharing your NetBank log on details is a breach of our terms and conditions so you could be liable for unauthorised transactions and may not receive the benefit of our 100% security guarantee.

• We’ll remind you what CommBank CDR data will be collected by the accredited data recipient and ask you to choose which accounts you’d like to share with them.

• You’ll be asked to authorise us to share your CommBank CDR data with the accredited data recipient for a period of time.

Important: Only accredited data recipients you authorise are able to access data under the CDR legislation. To learn more about accreditation, go to cdr.gov.au


Consumer Data Right Policy
Version 5.0, effective 1 February 2022
Commonwealth Bank of Australia
007-114 010222
How to correct your CommBank CDR data
If any CommBank CDR data is incorrect for yourself or as a sole trader, call us on 13 2221 from 6am to 10pm to ask us to correct it.

If any CommBank CDR data is incorrect for your business, the business data sharing delegate, business signatory or CommBiz admin user must ask us to correct it. They can call us on 13 2221 from 6am to 10pm (for CommBank) or 13 2339 anytime (for CBA – CommBiz) to ask us to correct it.

Within 10 business days, we’ll let you know in writing whether we corrected your CommBank CDR data or if we found it to be accurate, up to date, complete and not misleading. We may instead provide you with a notice of why we thought a correction was unnecessary or inappropriate. There are no fees for this service. You can see your latest data sharing details anytime by going to Settings and selecting Manage data sharing.

If we identify that we shared incorrect CommBank CDR data with an accredited data recipient, we’ll let you know as soon as possible. We’ll also tell you who we shared the incorrect data with, the date it was shared and how to ask us to share the corrected CommBank CDR data.

If you’re an individual, you also have the right to access and correct personal information CommBank holds about you. Refer to our Group Privacy Statement for more information at commbank.com.au/support/privacy.html

Reporting an issue
If you'd like to raise an issue or complaint, check out the How we deal with complaints section below.

Sharing your CDR data with CommBank
As an accredited data recipient you can consent to share your external CDR data with us. You don't have to share data with us, and we'll always tell you the specific purpose we're asking to collect and use your data when we ask for your consent.

What data we collect and why
CommBank may collect, hold and use your data to give you a better view of your financial position by allowing you to see your accounts from other banks in the CommBank app.

We may ask for your data, including account balances and features of products you have with other banks.

Over time, we may introduce more services or features that use data from other organisations. If so, we'll update our CDR policy with the new information. If you agree:

• We'll send you notifications when it’s time to renew your consent to share data
• We’ll let you know when an update is available so you can make the most of data sharing (e.g. when transactions from other bank accounts become available)
• We may send you information about renewing your consent and upgrades to our service

Deleting data we’ve collected
You can ask us to stop collecting and using your external CDR data any time, by going to Settings in NetBank or the CommBank app, then Manage data sharing. You can also do this on your data holder’s website or app.

If you ask us to stop collecting and using your external CDR data, or if your consent expires, we’ll delete the data we collected generally within 24 hours, unless we’re legally required to keep it. We keep a back-up of the database (which includes your data) for up to 13 months, after which we destroy it completely. Remember, if you withdraw your consent, it will affect the service or feature we’ve offered you, as we won’t be able to use your external CDR data.

How we manage your data
When we collect your external CDR data, we encrypt it and store it securely in Australia, separate from other data. This ensures your data can only be used for the purpose for which you consented. We don’t share your external CDR data to outsourced service providers.
How to correct or amend your external CDR data

If any of your external CDR data is incorrect, call us on 13 2221 to investigate the issue.

While we do our part to keep your external CDR data up to date by collecting it regularly, we’re unable to control its accuracy. We’ll investigate your issue, but may refer you to the data holder so you can ask them to correct your data. Once they correct your data and make it available for us to collect, we’ll update it on our side, if your consent is still current.

When we notify you

We’ll notify you when you’ve set up or stopped data sharing. We’ll remind you every 90 days if you’re sharing your external CDR data with us so you can stay on top of what you’re sharing.

Reporting an issue

If you’d like to raise an issue or complaint, check out the How we deal with complaints section below.

How we deal with complaints

We want to make things right. If there’s a problem with how we handle your CDR data, it’s important we hear about it so we can make it right.

How to make a complaint

- Call us on 1800 805 605 from Australia or +61 2 9687 0756 from overseas (8am – 6pm, 7 days a week Syd/Melb time)
- Visit one of our branches
- Write to our complaints team (no need to use a stamp) at:
  CBA Group Customer Relations
  Reply Paid 41
  Sydney, NSW 2001

Please tell us:

- Your name and contact details (you can make an anonymous complaint if you would prefer)
- What your complaint is about, including the way we’ve handled your CDR data, what went wrong and what you’d like us to do
- Any supporting documentation

What happens after you make a complaint?

1. We’ll let you know we’ve received your complaint (generally by the next business day, or immediately if the complaint is made over the phone).
2. We’ll assess the information we have and investigate the issue.
3. We’ll work with you to find a fair outcome. If we’re unable to do this within 30 days, we’ll tell you the reason for the delay, give you a date you can expect to hear an outcome and continue to update you on our progress.
How to make a complaint

You can lodge a dispute with the Australian Financial Complaints Authority (AFCA). They provide a fair and independent, free complaint resolution service:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Address: GPO Box 3, Melbourne, VIC, 3001

If your complaint is about your privacy or how we handle your CDR data, you can also contact the Office of the Australian Information Commissioner:

Website: www.oaic.gov.au

Phone: 1300 363 992

Address: GPO Box 5218, Sydney NSW 2001

To learn more, see our complaints process at commbank.com.au/support/compliments-and-complaints.html

We’re here to help

If you have a question about our CDR Policy or need help, call us on 13 2221 from 6am to 10pm (for CommBank) or 13 2339 anytime (for CBA - CommBiz) and we’ll be happy to help.