

Consumer Data Right (CDR) Policy

Newcastle Greater Mutual Group Ltd ACN 087 651 992



NGM
GROUP

About this policy

This Consumer Data Right Policy (CDR Policy) explains:

- Your rights under CDR legislation; and
- How NGM Group manages your CDR data for the Newcastle Permanent brand (noting data sharing is not yet available on the Greater Bank brand).

If you want to know more about how we collect, use, hold and disclose your personal information, please refer to our Privacy and Credit Reporting Policy at ngm-group.com.au/privacy.

This Policy may be amended from time to time. You can find the most up-to-date version on our website, and you can ask us to send you the latest version electronically or in hard copy, free of charge.

What is the Consumer Data Right (CDR)?

The CDR is law that allows you to have more choice and control of your data and how it is shared. In the banking sector, CDR is known as Open Banking.

Consumer Data Right is an optional service, which means you can choose whether to use it or not. There are special rules for accounts with more than one owner, that mean any of the account holders can choose to share data on a joint account, provided none of the account holders have disabled sharing on the account.

Under CDR, you can securely transfer your banking data to an accredited provider (also referred to as an 'Accredited Data Recipient'), so you can investigate, compare, and access services more easily.

Types of CDR data we make available

As a Data Holder, we are required to make available (at no cost) specific types of data for sharing, including:

- **Customer data:** name, occupation and contact details, and for businesses, information about the business, such as ABN and organisation type.
- **Account data:** account number, balance, direct debits, scheduled payments and saved payees (your Internet Banking address book).
- **Transaction details:** amount, date, category, payee.
- **Product specific data:** information about Newcastle Permanent products you hold, including features, fees and interest rates.

We will only share data that we are required to share under CDR legislation and we won't share your data without an account holder's consent.

In addition to the above, access to publicly available product data for Newcastle Permanent and Greater Bank products is available in a machine-readable format via our APIs at newcastlepermanent.com.au/tools-and-services/digital-banking/open-banking and greater.com.au/openbanking.

NGM Group does not currently accept voluntary consumer or product data requests.

How to control and manage your data with Newcastle Permanent

1. Initial request

- You can request for your data to be shared to an accredited provider, via their website or app. The accredited provider will then redirect you to a Newcastle Permanent site.

Note: Only accredited providers you authorise can access CDR data. To learn more about accreditation and see a list of accredited providers, go to cdr.gov.au.

2. Newcastle Permanent seeks your confirmation

- We will ask you to confirm and authorise your request, by sending you a One Time Password via sms or email
- Important note:** We will never ask you to share your Internet Banking ID and password with a third party.
- We will ask you to confirm the details of your request, including the types of data you would like to share, how long you wish to share the data for, and which accounts you would like to share.

Note: You must be registered for Newcastle Permanent Internet Banking or mobile app before you can make a request for us to share your data, as you will need online access to manage your data requests.

3. Making changes

- You can review and manage your data sharing arrangements, including stopping data sharing arrangements via the Manage Data Sharing section in Internet Banking or the app.
- You can also stop your data sharing arrangements by calling us on 13 19 87.

Sharing data on joint accounts with Newcastle Permanent

The joint account sharing status will be defaulted to 'Enabled', to allow data sharing. This means that any of the joint account owners will be able to share data on the account at any time, without each other's approval, unless any of the account holders have disabled data sharing on the account. Customer data for the other joint account holder/s will not be shared.

Any joint account owner can change the sharing status on an account to 'Disabled'. Once disabled, data on the account is not able to be shared.

Joint account holders can manage their data sharing permissions on each of their account/s via the Manage Data Sharing section in Internet Banking or the app. For more information on how to manage data sharing for joint accounts, visit the Open Banking page on our website newcastlepermanent.com.au/tools-and-services/digital-banking/open-banking.

Data sharing by Secondary Users with Newcastle Permanent

Individual account owners can nominate eligible authorised users to manage data sharing on their behalf via the Manage Data Sharing section in Internet Banking or the app. These users are known as Secondary Users. For more information on how to manage data sharing access for Secondary Users, visit the Open Banking page on our website newcastlepermanent.com.au/tools-and-services/digital-banking/open-banking.

Sharing business data with Newcastle Permanent

To share your business data, one or more nominated representatives must be elected for the business. The nominated representative can then share data, make changes, and withdraw data sharing arrangements on behalf of the business. Business accounts are accounts owned by entities like companies, trusts, and partnerships. Contact us on 13 19 87 or visit a branch to nominate a representative for your business.

How to correct or amend your CDR data with Newcastle Permanent

It's important to keep your CDR data up-to-date. If you notice that your CDR data is incorrect, you should contact us on 13 19 87 to ask us to correct it.

We do not charge a fee for this service, and we will respond to your request to correct your data within 10 business days. Either we will correct your data, or let you know if we don't consider a correction to be appropriate, and why.

If you're an individual, you also have the right to access and correct personal information NGM Group holds about you. Refer to our Privacy and Credit Reporting Policy for more information at ngm-group.com.au/privacy.

If you don't feel we have adequately addressed your concern, you can make a complaint using the process below.

Making a complaint

If you have a complaint, please tell us so we can resolve it.

Newcastle Permanent

You can make a complaint about how Newcastle Permanent handles your CDR data or about Newcastle Permanent's publicly available product reference data by:

- Telephone:** 13 19 87 Customer Contact Centre open 6 days a week (8am- 6pm Monday to Friday, 9am- 2pm Saturday)
- From overseas:** +61 2 4907 6501
- In person:** to locate your nearest branch visit newcastlepermanent.com.au/locate-us
- Post:** PO Box 5001 HRMC NSW 2310
- Email:** feedback@newcastlepermanent.com.au
- Internet Banking:** log in and send a secure message

Greater Bank

You can make a complaint about Greater Bank's publicly available product reference data by:

- Telephone:** 13 13 86 Customer Contact Centre open 6 days a week
(8am- 6pm Monday to Friday, 8am- 1pm Saturday)
- In person:** to locate your nearest branch visit greater.com.au/findus
- Post:** PO Box 173, Hamilton, NSW 2303
- Email:** customervice@greater.com.au
- Internet Banking:** log in and send a secure message
- Online Form:** greater.com.au/complaints#form

What information will help us

- Please provide your address, phone number and email address so that we can contact you
- Please provide any relevant documents and other supporting information
- Let us know how you would like your complaint resolved

How we manage your complaint

We aim to resolve complaints on the spot wherever we can. If we can't, we will aim to acknowledge receipt of your complaint within one business day.

In most cases, we aim to resolve complaints within seven days. In the event it takes us longer than seven days to resolve or investigate your complaint, we will ensure that you're regularly updated.

If you are unhappy with our response, you can ask for your complaint to be reviewed by our Dispute Review Committee ('the Committee'). This is a free service. Once all relevant information has been received the Committee will consider the complaint within 30 days.

If we are unable to provide a final response within 30 days, we will advise you of the reasons for the delay, the potential next steps, and provide you with the Australian Financial Complaints Authority's (AFCA) contact details.

If you wish to have your complaint reviewed by the Committee, please just let us know.

Newcastle Permanent

- Post:** Disputes Resolution Committee
PO Box 5001, HRMC NSW 2310
- Email:** **Subject:** Disputes Resolution Committee
feedback@newcastlepermanent.com.au

Greater Bank

- Post:** Customer Relations & Administration Manager
PO Box 173, Hamilton NSW 2303

If an issue has not been resolved to your satisfaction, you can lodge a complaint with AFCA.

AFCA provides fair and independent financial services complaint resolution that is free to consumers.

- Website:** afca.org.au
- Email:** info@afca.org.au
- Telephone:** 1800 931 678 (free call)
- Mail:** Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If you have a complaint about how a provider has handled your CDR data and we have not resolved your complaint to your satisfaction, you can lodge a complaint with the Office of the Australian Information Commissioner (OAIC). You can contact the OAIC by:

- Phone:** 1300 363 992
- Email:** enquiries@oaic.gov.au
- Website:** oaic.gov.au
- Mail:** Office of the Australian Information Commissioner, GPO Box 5218, Sydney NSW 2001