

Hume Bank Consumer Data Right Policy

1. Policy Purpose

Where Hume Bank holds data about you or your business, you may have certain rights that are protected by the “Consumer Data Right” (“**CDR**”) – a legal framework under the *Competition and Consumer Act 2010* (Cth) and the *Competition and Consumer (Consumer Data Right) Rules 2020* (Cth) (**CDR Laws**).

This Policy outlines how Hume Bank provides customers with rights to access specified data that relates to them (**CDR Data**) that is held by us (**Data Holder**). The Policy empowers Hume Bank customers to authorise the sharing of CDR Data to organisations accredited by the Australian Competition and Consumer Commission (Accredited Data Recipients).

2. About this Policy

This policy describes your rights under the CDR Laws. Sometimes we update this CDR Policy. You can access the latest version on our website or request a copy from us. If you want to know more about how we handle your personal information at Hume Bank, see our Privacy Policy at humbank.com.au/about-hume/customer-resources/privacy-policy.

3. What data will be available under the CDR?

As a Data Holder under the CDR laws, we are required to make available, specific sets of data, referred to as CDR Data, for sharing with Accredited Data Recipients. This is called your “required consumer data” under the CDR laws and it includes:

- Your name and contact details;
- Account data, such as your account number, account name, and opening and closing balances;
- Transaction data;
- Product specific data for a product you use, such as the product name, its price and features.

We’ll only share data that we’re required to share under the CDR Laws and we won’t share your Hume Bank CDR data with an Accredited Data Recipient unless you consent to sharing it. At this time, we won’t be sharing any “voluntary data.”

4. How does CDR Data sharing work?

You can choose to share your Hume Bank CDR Data with an Accredited Data Recipient so they can provide you with a product or service (like a budgeting tool).

How does this work?

- You will need to be registered with our online banking service (“iBank”).
- You need to give your consent to the Accredited Data Recipient to collect your Hume Bank CDR Data (on their website or app), and then they’ll redirect you to the Hume Bank iBank login page.
- Once you’ve logged in, you will be able to select the accounts you want to authorise for data sharing.
- You’ll be asked to authorise us to share your Hume Bank CDR Data with the Accredited Data Recipient for a period of time.
- You can withdraw your authorisation at any time by logging into iBank.

Important: You should not share your Hume Bank iBank log on and password with a third party. When you provide your Hume Bank log on details to a third party, they gain access to more than your Hume Bank CDR Data. They could view or transact from your accounts. Sharing your Hume Bank log on details is a breach of our terms and conditions so you could be liable for unauthorised transactions.

5. How can you correct or amend your Hume Bank CDR data?

You have the right to have your Hume Bank CDR Data corrected if it is inaccurate, out of date, incomplete, irrelevant, or contains misleading information. This service is provided free of charge.

Please contact us if you believe there is an issue with your Hume Bank CDR Data. We will respond within 10 business days of receiving your request.

If we do not correct your CDR Data, we will provide you with reasons for this decision. If you feel your concerns have not been adequately addressed, you may file a complaint using the process detailed below.

You also have the right to access and correct personal information held by Hume Bank about you. For more information, please refer to our Privacy Policy at [humebank.com.au/about-hume/customer-resources/privacy-policy](https://www.humebank.com.au/about-hume/customer-resources/privacy-policy).

6. How we deal with complaints

If you have a complaint about how we’ve handled your Hume Bank CDR Data, you can contact us:

- a) By phone on 1300 004 863
- b) Online at <https://www.humebank.com.au/compliments-and-feedback/>
- c) By post addressed to our Internal Dispute Resolution Officer, 492 Olive St Albury NSW 2640
- d) By visiting your local branch

We aim to acknowledge your complaint within two business days. We aim to resolve your complaint as quickly as possible and will ensure we stay in contact during all stages of the complaint. We may do this by contacting you by phone or providing a written update.

If we have not been able to resolve your complaint within 21 days, we will write to you and advise of the reason for delay.

If an issue has not been resolved to your satisfaction, you can contact the Office of the Australian Information Commissioner (OAIC), being the primary complaints handler for the CDR system. Alternatively, you can also contact our external dispute resolution scheme, the Australian Financial Complaints Authority, or AFCA. OAIC's and AFCA's services are free to access, and their contact details are:

OAIC

Post: GPO Box 5218 Sydney NSW 2001

Telephone: 1300 363 992

Website: <https://www.oaic.gov.au/>

Email: enquiries@oaic.gov.au

AFCA

Post: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678 (free call)

Website: <https://www.afca.org.au/>

Email: info@afca.org.au