



## Consumer Data Right (CDR) Policy

<b>Location of Policy</b>	This policy is held for reference on The Capricornian Ltd's website and mobile app
<b>Regulatory Requirements</b>	Consumer Data Right Regime Consumer Data Right Rules
<b>Review Period</b>	Annual
<b>Responsibility</b>	Chief Executive Officer
<b>Date of Approval</b>	By the Chief Executive Officer: 13 August 2024
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The Capricornian Ltd presents this Consumer Data Right (CDR) Policy online and in paper to its community. This document is free of charge. You can also view this policy online or request it at any of our branches.

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## About this policy

This policy provides information about how The Capricornian Ltd manages specified data and to authorise the disclosure of that data to third parties under the Consumer Data Right (CDR). References in this policy to data (including accessing, sharing, transferring and correcting data) apply specifically to data in the context of the CDR, as described in this policy below.

Please refer to The Capricornian Ltd's Privacy Policy on our website for information on how we collect, use, hold and disclose your personal information, as well as ensure the quality, integrity and security of your personal information under applicable Privacy Laws more generally.

<https://www.capricornian.com.au/privacy/>

## What is the Consumer Data Right

The Consumer Data Right (CDR) was introduced by the Federal Government to provide consumers with greater access to, and control over their own data, including the ability to safely transfer, their data to trusted third parties. It allows an individual or organisation, with the right to:

- Request access to CDR data relating to banking products ('product data');
- Allow CDR data relating to you ('consumer data') to be shared with others; and
- Correct your consumer data.

## Accessing The Capricornian Ltd product data

### What is product data?

Product data is information about the banking products and services that we offer. This information is generic in nature, and therefore does not relate or apply to any identifiable individual or business. Product data generally includes information about our pricing, eligibility criteria, fees, terms and conditions, availability and performance of our The Capricornian Ltd products or service offerings.

### How do I access The Capricornian Ltd product data?

Any member of the public, or organisation can make a request to access The Capricornian Ltd product data. You do not have to be a customer of The Capricornian Ltd to make the request. Detailed product information is publically available on our website. Requests to access The Capricornian Ltd product data by end users can be made by accessing the relevant link on the website. This product data is disclosed to the person who made the request in machine-readable form.

## Accessing my consumer data

### What is consumer data?

Consumer data is information about banking products and services that relate to you, as an individual or business. This includes information about you as a user of a product and service, information about your use of the product and service, and any data that is wholly or partly derived from these categories of information.

For example, this may include data about your The Capricornian Ltd:

- transaction or savings or accounts;
- term deposit accounts;
- home loans or personal loans; and
- personal or business credit card accounts.

## When is it available to The Capricornian Ltd members?

### **Product Information - October 2020 & February 2021**

Information about our savings, transactions, and term deposits products including features, rates and fees became available in October 2020. Other products such as home, personal and business loans became available in February 2021.

### **Member and account transaction data - November 2021**

The Capricornian has been able to share customers consumer data since 1 November 2021.

## How do I access my consumer data?

You can request access to your The Capricornian Ltd consumer data at any time. You can request access directly, or by giving us permission to share it with data recipients who have been 'accredited' under the CDR regime to receive consumer data. We can only share your The Capricornian Ltd consumer data with organisation that have been accredited, and if you are eligible to make a sharing request under the CDR regime.

For example, if you apply for a loan with another Credit Union and they request to see data on your The Capricornian Ltd transaction account as part of their assessment, you can give us permission to share your The Capricornian Ltd consumer data relating to that transaction account with them if they are accredited to receive data under the CDR.

If you authorise us to share your The Capricornian Ltd consumer data as described above, it will be disclosed, in machine-readable form, to the accredited organisations through a specialised service that we provide ('accredited person request service').

## Is my data secure?

At The Capricornian Ltd, data security is of utmost importance and Consumer Data Right is no exception. Consumer Data Right is your choice, and your data will be protected by privacy safeguards, which will keep you in control of how companies can use your data.

Third parties providing services via Consumer Data Right must be accredited by the Australian Consumer and Competition Commission (ACCC) and comply with all privacy and security requirements.

## How do you disclose my Consumer Data Right Data?

We will only disclose Consumer Data Right Data to an accredited person if you have authorised us to do so.

We will only disclose CDR Data as required under the Consumer Data Right Regime or to otherwise comply with the law. We will not accept any request for disclosure of voluntary data.

## What if I decide to opt out of Consumer Data Right?

If you choose to use Consumer Data Right, you'll need to create an online account and password. You'll then need to give your consent for us to share any of your information. You can change your mind and revoke your consent at any time.

## Correcting my data

### How do I ask for my consumer data to be corrected?

You may request a correction of consumer data that we hold. To request a correction, please either contact us by phone or visit us in-branch. Details for how to contact us by phone and how to locate your nearest The Capricornian Ltd Branch are listed at 'Contact us' below.

Once you make that request, we will confirm that we have received your request by acknowledging it verbally or in writing. We will then aim to correct consumer data within 10 business days, after which we will respond to your request in writing detailing whether the correction was made, and if not, providing the reasons why, in addition to the options available to you to escalate the matter.

If we share The Capricornian Ltd consumer data that relates to you with an accredited data recipient with your permission, and later realise that the data we shared was incorrect, we will advise you of this in writing within 5 business days. When the data has been corrected, it will be shared through our accredited person request service the next time it is requested. If you would like to receive the corrected data, you can ask the relevant accredited data recipient to request it again through our accredited person request service.

If you are an individual, you may also be able to access and/or correct Consumer Data Right Data that is your personal information. See our Privacy Policy for more information on how you can seek to access and/or correct your personal information.

<https://www.capricornian.com.au/privacy/>

## More information

### How do I make a complaint?

If you have any concerns about the way we handle your Consumer Data Right Data, or would like to make a formal complaint, you can make a complaint over the phone, in writing or in person, by using the details listed at 'Contact us' below (subject to our operating hours if over the phone or in person). You can access our Internal Dispute Resolution Scheme at any time without charge.

## Contact Us

### You can contact us by:

- Calling (07) 4931 4900
- E-mailing [info@capricornian.com.au](mailto:info@capricornian.com.au)
- Fax us on 07 4931 4970
- Visiting us at any of our branches – visit our website for our branch details <https://www.capricornian.com.au/access/branch-locations/>
- Write to us at:
  - The Capricornian Ltd
  - PO Box 1135
  - Rockhampton QLD 4700.

### What information am I required to provide in relation to a complaint?

You will need to let us know your customer details (such as your full name and Member Number), contact details, a short description of your complaint and your desired outcome by making the complaint.

### How will The Capricornian Ltd deal with my complaint?

Our aim is to acknowledge and resolve your complaint when you first contact The Capricornian Ltd. If we need some additional time to get back to you, we intend to acknowledge your complaint within 1 business day. We will investigate your complaint and contact you if we need more information. If we cannot resolve your complaint, the complaint will then be referred to our dedicated complaints team, who will handle your complaint within the relevant timeframes required by law. We intend to resolve all complaints within 5 business days, however for more complex complaints, this may take up to 30 days to resolve.

The possible resolutions available to you will depend on the nature of your complaint.

For example, we may resolve your complaint by:

- correcting any incorrect CDR data
- deleting CDR data
- formal apology

If you are not satisfied with our response, or how we have handled your complaint, you can contact:

- the Office of the Australian Information Commissioner (the Commissioner); or
- our External Dispute Resolution Scheme, the Australian Financial Complaints Authority (AFCA).

Time limits apply to complain to AFCA. Please refer to AFCA's website set out below for details.

If the complaint involves your personal information, you may also take your matter to the Office of the Australian Information Commissioner (OAIC). We will advise you at the time how you may contact the OAIC.

## Contact The Commissioner and AFCA

### The Commissioner

Office of the Australian Information Commissioner

GPO Box 5218 Sydney NSW 2001

Phone 1300 363 992

E-mail: [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au)

Online: [www.oaic.gov.au](http://www.oaic.gov.au)

### AFCA

Australian Financial Complaints Authority

GPO Box 3 Melbourne VIC 3001

Phone: 1800 931 678 (free call)

E-mail: [info@afca.org.au](mailto:info@afca.org.au)

Online: [www.afca.org.au](http://www.afca.org.au)