



Consumer Data Right (CDR) Policy

Newcastle Greater Mutual Group Ltd ACN 087 651 992

GreaterBank 

 NEWCASTLE
PERMANENT

About this policy

This Consumer Data Right Policy (CDR Policy) covers both Newcastle Permanent and Greater Bank brands and explains:

- Your rights under CDR legislation; and
- How NGM Group manages your CDR data.

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 and billers.
- **Transaction details:** amount, date, category, payee.
- **Product specific data:** information about Newcastle Permanent or Greater Bank 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 access, control and manage your CDR data

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 Newcastle Permanent or Greater Bank.

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/find-a-provider

2. Newcastle Permanent or Greater Bank 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: Newcastle Permanent customers must be registered for Internet Banking or the mobile banking app; and Greater Bank customers must be registered for Online Banking, before they can make a request for us to share their data, as online access is required to manage 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 the app or online banking. You can also change or withdraw your consents by going to the accredited provider's website or app.
- You can also stop your data sharing arrangements by calling Newcastle Permanent on 13 19 87 or Greater Bank on 13 13 86.

Sharing data on joint accounts

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 the app or online banking. For more information on how to manage data sharing for joint accounts, visit our websites newcastlepermanent.com.au/tools-and-services/digital-banking/open-banking or greater.com.au/openbanking.

Data sharing by Secondary Users

Individual account owners can nominate eligible authorised users to manage data sharing on their behalf via the Manage Data Sharing section in the app or online banking. 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 websites newcastlepermanent.com.au/tools-and-services/digital-banking/open-banking or greater.com.au/openbanking.

Sharing business data

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 by calling Newcastle Permanent on 13 19 87 or Greater Bank on 13 13 86 or visit a branch to nominate a representative for your business.

How to correct or amend your CDR data

It's important to keep your CDR data up-to-date. If you notice that your CDR data is incorrect, you should contact Newcastle Permanent on 13 19 87 or Greater Bank on 13 13 86 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 about how we have handled your CDR data or our publicly available product reference data, please tell us so we can resolve it.

Greater Bank

By phone: 13 13 86

- Monday – Friday 8am – 6pm
- Saturday 8am – 1pm

In person: to locate your nearest branch visit

greater.com.au/findus

By mail: PO Box 173, Hamilton, NSW 2303

By email: customervoice@greater.com.au

Internet Banking: log in and send a secure message

Online Form: greater.com.au/complaints#form

Newcastle Permanent

By phone: 13 19 87:

- Monday to Friday 8am – 6pm
- Saturday 9am – 2pm
- From overseas: +612 4907 6501

In person: to locate your nearest branch visit

newcastlepermanent.com.au/locate-us

By mail: PO Box 5001 HRMC NSW 2310

By email: feedback@newcastlepermanent.com.au

Internet Banking: log in and send a secure message

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.

What can you expect after you make a complaint

NGM Group aims to resolve complaints on the spot wherever

we can. If we can't provide a resolution on first contact, we'll acknowledge your complaint has been lodged (generally within 1 business day), and provide you with a reference number and details of how to contact us about your complaint.

If we can't resolve on the spot, we aim to resolve complaints within 5 business days. If we need more time to resolve your complaint, we may need to refer your complaint to our Customer Relations team for further investigation. During the assessment and investigation of your complaint a Customer Relations Specialist will keep you updated on the progress and work to find a fair solution.

The kind of resolution we may provide will depend upon the nature of your complaint. Resolution options may include correction of data, deletion of data or an apology or compensation.

If we are unable to resolve your complaint within 30 days, we will advise you of the reasons for the delay and the expected timeframe for an outcome to your complaint. We will continue to keep you updated on the progress of your complaint and provide you with contact details for the Australian Financial Complaints Authority (AFCA).

If you are not satisfied with our response or how we have handled your complaint, you can contact the Australian Financial Complaints Authority (AFCA) or the Office of the Australian Information Commissioner (OAIC).

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)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

OAIC

The OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of your CDR data.

Phone: 1300 363 992

Online complaint form:
<https://forms.oaic.gov.au/forms/complaint>

Website: oaic.gov.au

Mail: Office of the Australian Information Commissioner, GPO Box 5288, Sydney NSW 2001

Fax: 02 6123 5145