

Consumer Data Right policy.

Sharing your ME data securely.



Version 6 – 12 April 2023

In this Policy we use the terms 'ME', 'we', 'us' or 'our' to refer to ME Bank, a division of Bank of Queensland AFSL and Australian Credit Licence Number 244616.

About this policy.

This policy explains how ME manages data in its capacity as a 'Data Holder' under the Consumer Data Right (CDR). The CDR regime (commonly referred to as "Open Banking") was introduced by the Federal Government to provide customers with greater access and control over specific data that relates to them (CDR data).

Under the CDR, you can choose to share the CDR data we hold about you with an accredited data recipient (Data Recipient).

This policy explains how we manage your CDR data and how you can access and correct your CDR data, or make a complaint, if needed. You can always ask us to send you an electronic or hard copy of this policy.

For more general information relating to how ME handles your personal information (including credit information), please refer to [ME's Privacy and Credit Reporting Policy.](#)

About Consumer Data Right (CDR).

The CDR only applies to specific products and for certain customers, but it will continue to expand over time. For now, ME customers can request we share their CDR data for deposit and transaction accounts as well as credit and debit cards and mortgage and personal loan data.

It's up to you whether you choose to share your CDR data, and you also decide what data can be shared and with whom. You can authorise ME to provide access to certain CDR data, for specific purposes, to an accredited Data Recipient. The data will be automatically transferred between providers via a government regulated, secure online system.

Data Holder.

ME is currently a Data Holder. We are required to collect and hold consumer information in order to supply our products and services. At your request, we can share your CDR data with an accredited Data Recipient.

Data Recipient.

Only accredited Data Recipients can receive data as part of the CDR regime. Providers must apply to the ACCC to become a licenced Data Recipient and must comply with certain standards to become accredited. Data Recipients require your consent to collect and use your CDR data.

What is CDR data?

CDR data is information we hold in a digital form about you, your use of the products we supply to you and about the products themselves, which we refer to as CDR Data.

Under the CDR legislation, ME as a Data Holder is required to make the specific data sets we hold available for sharing. This includes:

- Customer information such as your name and contact details (and if you're a business, information about your business).
- Account details such as your account name and numbers, balances, fees, and charges of products you have with us.
- Transaction details including dates, descriptions and the amounts debited and credited.
- Direct debits and scheduled payments.
- Saved payees.
- Product-specific information including pricing, terms and conditions, eligibility criteria and key features, along with links to T&Cs.

Currently, CDR data applies to 'Required' information under the CDR regime. 'Voluntary Data' is other information that we may choose to provide, but currently do not.

Sharing your CDR data.

In accordance with the CDR, ME is only permitted to share your CDR data with providers that have been accredited (Data Recipients) to receive CDR data under the CDR regime.

To share the CDR data ME holds about you, you must be at least 18 years old, be registered for Internet Banking and have an eligible account.

You will need to provide your consent for an accredited Data Recipient to collect your CDR data, which can be done using their website or app. To learn more about accreditation, go to CDR.gov.au.

You can choose which accounts you'd like us to share with the Data Recipient and can elect to provide either one off consent or consent for up to 12 months. You may also choose to create more than one consent or different consents for different accounts, depending on the information you wish to share and the length of consent you would like to give.

Once your request to share your data has been verified by ME, your CDR data will be automatically and securely transferred to the accredited Data Recipient in a machine-readable format through a specialised and secure online service, unless there is a legal reason why we can't.

We'll only share the CDR data that we are legally required to provide under the CDR regime about the products and services you have with ME.

When you are sharing joint accounts, you will see notifications related to the joint account, such as when another joint account holder shares the account data or a consent is withdrawn. These notifications will be sent to your personal email with full details of the notification available in your secure mailbox in Internet Banking.

Account owners may permit secondary users of an account to share the account data by giving a secondary user instruction on their data sharing Dashboard. This secondary user instruction may be revoked at any time by the account owner through the data sharing Dashboard.

If you are sharing data for a non-individual entity, you must nominate a representative who is permitted to share data on behalf of that entity before it can share any data. Please use the 'Contact Us' details below to nominate a data sharing representative.

Will my CDR data only be shared with my consent?

Under the CDR, we will only share your CDR data with an accredited organisation with your permission, unless required by law. You can track all the permissions you have given to us by using the online Dashboard which you can also use to withdraw your consent at any time.

When we receive your request, we'll notify you via the data sharing Dashboard as soon as practicable.

Accessing ME's product data.

Upon request, we will also share 'required product data'. This information is not about you or your products. Product data is publicly available information about our products, and you don't need to be a ME customer to retrieve information about ME Products. The data is in a machine-readable format which anyone can access via [ME's Product Data API](#).

How can I access my CDR data that is also personal information?

In most cases you can access the personal information, including the credit information ME holds about you. There are some situations where we might refuse or limit your access to information, such as when the information is commercially sensitive. If that happens, we'll write to you and let you know why and how you can make a complaint. [ME's Privacy and Credit Reporting Policy](#) sets out in detail how you can make an access request.

Correcting your CDR information.

If you believe the CDR information ME holds is inaccurate, incomplete or out of date, contact us and we'll update it promptly. See our 'Contact us' details listed below.

We will confirm that we have received your request by acknowledging it verbally or in writing. Before we can investigate or correct your information, we will need to confirm your identity and you'll need to tell us what the issue is. There are no fees for this service.

We will aim to correct your CDR information within ten business days of receiving your request and will respond to you in writing of the outcome. If it turns out we don't agree the information is inaccurate, we'll provide reasons why and tell you how you can make a complaint if you're not satisfied with our response.

Once corrected, if you'd like us to share your updated CDR information, please contact the original recipient and ask them to make another request.

If we share your CDR data with your permission, and later realise the data we shared was incorrect, we'll write to you and let you know. When the data has been corrected, it will be shared next time it is requested. If you would like us to share your updated CDR information, please contact the original recipient and ask them to request it again.

You also have the right to correct any other personal information ME holds about you. Please refer to [ME's Privacy Policy and Credit Reporting Policy](#) for more information.

Resolving issues or complaints.

If there is a problem with how we handle your CDR data, it is important to let us know so we can make it right. You can make a complaint in several different ways:

- by phone
- in writing
- via ME's website

Our contact details are listed at 'Contact us' below.

Managing your complaint.

It's best to speak to us first and we'll do our best to resolve it as quickly as we can. To help resolve your complaint, you will need to provide us with information such as your name and contact details. We also need you to tell us what the issue is and what you would like us to do.

ME will let you know when we have received your complaint within one business day through the same channel you made the complaint. Generally, we'll try to fix the problem within five business days and write to you with the outcome of our investigation. The possible resolutions available to you will depend on the nature of your complaint (for example, correcting any incorrect information held).

If this isn't possible, we aim to resolve your complaint within 30 days (or 21 days for complaints regarding default notices, financial hardship, or requests to postpone enforcement proceedings). In the unlikely case we can't meet these timeframes, we will let you know in writing the reasons for the delay and will keep you informed. Where necessary, we will consult with other credit providers or credit reporting bodies about your complaint.

1. Get in touch with ME directly.

Call us on 13 15 63 or send us a secure email using internet banking. We'll look into the issue and do what we can to fix it.

2. Go to ME's Customer Relations team.

If you're not satisfied with how we've resolved things, you can contact our Customer Relations team who will review your complaint. Just send a secure email using internet banking, or write to:

ME Customer Relations Reply Paid 1345
Melbourne VIC 8060

3. Contact ME's Privacy Officer.

If you're still not happy with the way we've handled your complaint, you can contact our Privacy Officer through the details listed at 'Contact us' below.

ME's Privacy and Credit Reporting Policy is available at www.mebank.com.au/home/privacy/

4. Go to an external body.

If, after following our internal complaint process, you're still not satisfied with how we managed your complaint or the outcome, you can contact an external body – either the office of the Australian Information Commissioner or the Australian Financial Complaints Authority.

Options for redress.

The remedy for a complaint will depend entirely on the nature of the complaint and will be provided to best address the particulars of the situation. Remedies could include an apology, correction or deletion of data, an explanation of the circumstances giving rise to the complaint, provision of assistance or support or an undertaking to set in place improvements to systems, procedures or products.

Contact details for the AFCA and the OAIC.

If you still feel your issue hasn't been resolved to your satisfaction, ME is a member of the Australian Financial Complaints Authority (AFCA) who provide free and independent complaint resolution services or you can also raise any CDR related concerns directly with the Office of Australian Information Commissioner (OAIC).

You can contact the AFCA on the following:

Phone: 1800 931 678

Email: info@afca.org.au Website: afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, VIC 3001

You can contact the OAIC on the following:

Phone: 1300 363 992

Website: oaic.gov.au

Mail: Office of Australian
Information Commissioner
GPO Box 5218, Sydney, NSW 2001

Contact us.

You can contact us through phone, in writing and via [our website](#) as follows:

- phone on 13 15 63
- writing to us at:
ME, GPO Box 1345,
Melbourne VIC 3001

How can you obtain a copy of this policy?

You may obtain a copy of this policy, free of charge, in either electronic or paper form as follows:

- Download an electronic copy from the links on our website and in our CDR consumer dashboard.
- Obtain a paper copy by contacting us as detailed above and requesting a copy.

This policy is effective from 12 April 2023. From time to time it may be necessary to update this policy, and any amendments will apply to the information we hold at the time of the update.