



Consumer Data Right Policy

Effective 31st January 2023

About this policy

This policy has information about how Horizon Bank deals with data under the Consumer Data Right (CDR) regime. This policy only applies to data under the CDR regime (CDR Data). If you would like a copy of this policy please contact Horizon Bank and we will send you a copy either electronically or in hard copy. For information about how we collect, use, hold and disclose your personal information under Privacy Laws, see our Privacy Statement at <https://horizonbank.com.au/more/important-info/disclosure-documents/>.

About the CDR

The Consumer Data Right was introduced by the Federal Government to give customers rights to their data.

Under the CDR legislation, you can request access to and correct CDR Data about you. You can also authorise us to share this data with accredited persons.

CDR Data includes the following information:

- Customer data, such as name and contact details;
- Account data, such as account number, account name and account balances;
- Transaction data, such as date of transaction, description of the transaction and the amount debited or credited;
- Information about direct debits, scheduled payments and saved payees on your account;
- Information about the products you use, including product name, interest rates, fees and product features.

How you can access and/or correct your CDR Data

You can request access to your CDR Data at any time. You can request access to your CDR Data directly, or you can authorise an accredited person to do so on your behalf.

If the CDR Data we hold is incorrect, you can ask us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found at the bottom of this document.

If you are an individual, you may also be able to access and/or correct CDR Data that is your personal information. See our Privacy Statement <https://horizonbank.com.au/more/important-info/disclosure-documents/> for more information on how you can seek to access and/or correct your personal information.

Disclosing CDR Data

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

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

Making a complaint

If you are unhappy with the way that we have dealt with your CDR Data, you can access our internal dispute resolution scheme at any time without charge. You can make a CDR complaint in the following ways:

- in person at one of our branches
- by calling us on 1300 366 565
- by email at operations@horizonbank.com.au
- in writing to PO Box 280 Wollongong NSW 2520.

When you make a complaint, you will need to let us know your full name, contact details, a short description of your complaint and your desired resolution.

We aim to acknowledge your complaint within 1 business day. We will investigate your complaint and contact you if we need more information. Most complaints will be resolved within 14 days but some complaints may take up to 30 days to resolve.

How your complaint is resolved will depend on your complaint. For example, we may resolve your complaint by:

- correcting any incorrect CDR data
- deleting CDR data
- issuing a formal apology.

We are also a member of the Australian Financial Complaints Authority (AFCA). If you are not satisfied with how we handled your complaint, you can take your matter there. We will advise you at the time how you may contact AFCA.

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.

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