Consumer Data Right Policy

Effective 6 November 2025

Heritage Bank | People's Choice

About this Policy

Heritage and People's Choice Limited ABN 11 087 651 125 provides banking and financial services under several business names. This CDR Policy applies to our retail brands People's Choice Credit Union (**People's Choice**) and Heritage Bank (**Heritage**), together **People's Choice and Heritage** ('**we**', '**us**', '**our**').

This CDR Policy explains how you can access and manage your data under the Consumer Data Right (CDR) legislation, which is referred to in this CDR Policy as your CDR Data.

Information about how we handle personal information generally, including access and correction, is available in our Privacy Policy, a copy of which is available on our websites at www.peopleschoice.com.au/privacy or www.heritage.com.au/terms-conditions/privacy-policy and on request. You should read this CDR Policy together with our Privacy Policy.

This CDR Policy explains:

- how you will be able to manage the sharing of your CDR Data to accredited third parties in a secure environment;
- how you can correct your CDR Data; and
- how you can make a complaint about the handling of your CDR Data.

This CDR Policy may change as a result of future provisions or updates to the CDR legislation. The most current version will be published on our website and is available on request.

What is the Consumer Data Right?

If you are an eligible CDR consumer, you have the right to direct us to give you access to product data and to authorise us to share your consumer data with accredited persons, such as another bank. The CDR is designed to give you greater control of your CDR Data to increase competition and improve your ability to compare and switch between products and services.

CDR participants include data holders and accredited data recipients:

- A **data holder** holds CDR Data and must transfer the CDR Data to an accredited data recipient at the consumer's request.
- An **accredited data recipient** has been accredited by the Australian Competition and Consumer Commission to receive CDR Data to provide a product or service. Examples of accredited data recipients include banks, other financial institutions and financial technology companies.

People's Choice and Heritage is currently a data holder. This means we will share your CDR Data with an accredited data recipient, but only when you authorise us to do so.

You can find out more about the CDR from the Australian Government at https://www.cdr.gov.au/

What data can be shared under the CDR?

As a data holder, we are required to make available certain data we hold about the products we currently offer and products which you hold with us under the CDR legislation and rules.

The CDR Data that is available for sharing includes:

- **Customer data** – certain data we hold about you such as your name, occupation and contact details and, if you operate a business, your organisation profile and contact details
- **Account data** – certain data we hold about your account such as account name, number, type, balance and features
- **Transaction data** – certain data we hold about transactions on your account
- **Product specific data** – certain data we hold about the product the account relates to such as, where relevant to the account, the type, name, price, associated features and benefits, terms and conditions and eligibility requirements.

Further data sets will be made available over time.

We only share CDR Data that we are required to share under the CDR rules (**required product data** and **required consumer data**). We do not accept requests for additional data we are not required to share (**voluntary product data** or **voluntary consumer data**).

How can I share my CDR Data?

You can decide when to share your CDR Data, what CDR Data you share, and with whom.

To commence the process to share your CDR Data, you must first connect with the accredited data recipient's website or mobile application.

The accredited data recipient will then redirect you to our authentication screen where you will be asked to enter your member number. We'll send you a secure One Time Password (OTP) to your registered mobile device. Once you have been authenticated, we will ask you to select the account(s) you wish to share. We will also obtain your authorisation for us to disclose your CDR Data to the accredited data recipient.

Important Information

- *Only members who are 18 years of age or older and who have at least one open account (which can be accessed via Internet Banking) will be eligible for CDR Data sharing.*
- *You do not need to use or disclose your Internet Banking password when providing your authorisation for us to share your CDR Data.*
- *We will check that the accredited data recipient requesting your CDR Data has an active accreditation status in the CDR register, prior to sharing your CDR Data.*

How can I share CDR Data from a joint or business account?

In some circumstances, another eligible person may be able to share CDR Data on your account. This includes:

- a joint account holder with whom you hold a joint account;
- a secondary user appointed by you (or by someone you hold a joint account with)
- a nominated representative appointed on a company, partnership, (or other organisation) account where you are the account owner.

These eligible persons will not be permitted to share your customer data, e.g. name, or contact details.

*For more information about sharing from joint or business accounts, please see our CDR FAQs

How do I withdraw my authorisation to share my CDR Data?

You can view or withdraw your authorisation for us to share your CDR Data at any time by accessing your data sharing dashboard through the Open Banking link via your Internet Banking menu. Here you will be able to view all active, expired and withdrawn data sharing arrangements that you have set up.

Alternatively, you can withdraw your authorisation to share by sending us a message via Secure Mail in Internet Banking or by contacting us.

How do I correct or amend my CDR data?

If you think any of your CDR Data is incorrect, you can ask us to correct it by contacting us using our contact details at the end of this CDR Policy.

We will acknowledge your request to correct your CDR Data as soon as possible.

Within 10 business days we will let you know in writing what we did in response to your request and if we did not think it appropriate to correct the CDR Data or include a statement with the CDR Data as a result of your request, we will tell you why. If we do correct any of your CDR Data, it will be available to any accredited data recipients, just ask them to request it again.

How do I make a complaint?

If you think that we have mishandled your consumer data under this Policy or the CDR Laws, you can make a complaint at any time. If you wish to make a complaint regarding the handling of your consumer data, you can let us know by:

1. **Phoning** us on 1800 961 687;
2. **Emailing** us at complaints@peopleschoice.com.au for People's Choice customers or complaints@heritage.com.au for Heritage customers;
3. **Visiting** your nearest branch and talking to our staff;
4. **Writing** to us at GPO Box 1942, Adelaide SA 5001 or PO Box 190, Toowoomba QLD 4350; or
5. **Using the online form** at peopleschoice.com.au or heritage.com.au.

We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away. We aim to resolve all complaints within 21 days, however in some cases it may take up to 30 days. Your complaint may take a little longer to assess if we need more information or if your complaint is complex. In all cases we'll keep you updated on the progress of your complaint.

How do I make a complaint? continued

When making a complaint, please ensure you include:

- your full name;
- phone number;
- email address;
- the account number for the relevant account;
- sufficient details of the incident or event to allow us to properly assess your complaint; and
- how you would like your complaint to be resolved (if applicable).

We will contact you to obtain further information if required to assess your complaint.

Your complaint will be managed in accordance with our Complaint Management Promise available on our website at peopleschoice.com.au/ help-and-support/feedback-and-complaints and heritage.com.au/complaints. We will prioritise the resolution of complaints that are particularly serious or that would have severe consequences to you (or others) if left unresolved.

There are a range of resolution options that we might take in response to your CDR complaint. These include, but are not limited to:

- explanation of the circumstances that led to your complaint;
- an apology from us;
- further assistance or support;
- an undertaking by us to improve our systems, procedures, products or services;
- appropriate compensation; or
- other remedies as appropriate.

Once resolved, we will notify you of the outcome of your complaint, including any steps we have taken to resolve the issue. We do not have internal appeal processes for these decisions.

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority or the Office of the Australian Information Commissioner. Their contact details are:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne VIC 3001
Phone: 1800 931 678
Website: afca.org.au
Email: info@afca.org.au

Office of the Australian Information Commissioner

Mail: GPO Box 5218, Sydney NSW 2001
Phone: 1300 363 992
Website: oaic.gov.au
Email: enquiries@oaic.gov.au

Contact Us

For all CDR related queries, requests for correction of CDR Data, complaints or any other requests, or to request a printed version of this CDR Policy, use any of the methods set out below:

In person at one of our branches

Calling us on 13 11 82 for People's Choice customers or 1300 912 150 for Heritage customers Secure Mail when you're logged into Internet Banking or by email to openbanking@heritage.com.au

In writing to GPO Box 1942, Adelaide SA 5001 or PO Box 190, Toowoomba QLD 4350