



BOQ
SPECIALIST

Distinctive banking

CDR Policy

Version 2

Effective date: 24 June 2022

What is this policy about?

This policy explains how BOQ Specialist, a division of Bank of Queensland Limited ABN 32 009 656 740 (together, **'we', 'us', 'our'** and **'BOQ Specialist'**) manages your data under the Consumer Data Right (CDR).

The CDR was introduced by the Federal Government to allow consumers to safely share their data with providers of a wide range of services. These services could include product comparison services, a single view of your finances or smart budgeting apps. CDR is governed by strict rules (the **CDR Rules**) which give you specific rights and protections in relation to your data, including the way your data is accessed, shared and corrected.

Our Privacy Policy explains how we collect, use, hold and disclose your personal information more generally. If you are interested in our Privacy Policy, please refer to our website at [Privacy Policy](#).

What can you do under the CDR?

Under the CDR, you can authorise us to share your CDR data with other accredited organisations, including banks and financial services organisations who are accredited by the Australian Competition and Consumer Commission (ACCC).

CDR data includes your contact details, account information, transaction records and specific information about the banking products you have. You can decide when to share your CDR data, what CDR data you share, and with whom.

Voluntary data

The CDR initially applies to certain types of products for certain types of consumers. Over time, the CDR will expand to cover a broader number of products and consumers.

At the moment, the CDR applies to 'required' and 'voluntary' types of data:

- Required Data: information that we are required to provide.
- Voluntary Data: is other information that we may choose to provide.

As we increase the breadth of products and information available, we may accept requests for some types of Voluntary Data. If we offer access to Voluntary Data we may charge you a small fee to cover our costs when giving you access, but we'll always notify you of the fee first. We currently do not intend to charge you a fee.

How can you access your CDR data?

You can share your CDR data with any accredited organisation of your choice. Data sharing is arranged through the accredited organisation's app or web site. They will give you the choice to select your BOQ Specialist data for sharing. You will then be securely connected to BOQ Specialist to authorise the sharing using your BOQ Specialist Customer ID and a one-time password. Note that you will never be asked to share your Internet banking password.

You can see your sharing arrangements in your Data Sharing Dashboard and you are able to revoke those arrangements at any time from that dashboard, or by contacting us.

How can you correct your CDR data?

If you believe your CDR data is inaccurate, out of date, or incomplete, you can request that we correct it. We will confirm that we have received your request as soon as possible, verbally or in writing.

We will let you know in writing whether we corrected your CDR data or not within 10 business days. If we don't agree that the information is inaccurate, we'll tell you why – and what you can do if you're not satisfied with our response. We will not charge a fee for this.

If you are an individual, you also have the right to access and correct personal information we hold about you. You can do this by contacting us via any of the methods listed below at 'How can you contact us?' Refer to our Privacy Policy at [Privacy Policy](#) for more information.

How can you make a complaint?

We are committed to resolving any complaint you may have about the management of your CDR data. You can make a complaint in several different ways:

- o by telephone
- o in writing
- o via BOQ Specialist's website

Our contact details are listed at 'How can you contact us?' below.

To help us resolve your complaint, you will need to provide us with information such as your name, contact details, and the nature of your concern.

One of our representatives will be in contact with you within one business day regarding your complaint. Our representative will let you know who will be assisting you, their contact details and the expected resolution date of your issue. We aim to resolve all complaints related to CDR data within 30 days.

If the issue is a more complicated one, we may ask you for additional documentation to help resolve the issue. In turn, we will keep you updated on the progress of your complaint. We will also provide you with information on how to contact an external dispute resolution scheme.

For more details on our complaint handling process, please refer to our complaint handling guide which you can find here: [Complaint Guide](#).

Internal review

If you are not satisfied that the matter has been resolved, we can forward the complaint to our Customer Relations Team. This team will review the complaint and take further action in an attempt to resolve it.

Customers may contact the Client Service Centre by any of the following means:

Phone: 1300 160 160 (24 hours a day / 7 days a week)

Online: [BOQ Specialist – Feedback and complaints](#)

Mail: Complaints Officer,
GPO BOX 2539, Sydney, NSW 2001

External review

In the unlikely event that your complaint remains unresolved to your satisfaction through the internal procedures outlined above, you may elect to refer your complaint to external dispute resolution.

To do this, you can contact the Australian Financial Complaints Authority at:

Australian Financial Complaints Authority Limited

Phone: 1800 931 678

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne, VIC 3001

Or if your complaint is in relation to our handling of your CDR data, you may contact the Office of the Australian Information Commissioner (OAIC) at:

www.oaic.gov.au

Online form: Consumer Data Right Complaint
Phone: 1300 363 992

Mail: OAIC, GPO Box 5218,
Sydney, NSW 2001

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 using the following link: [BOQ Specialist CDR Policy](#)
- Download an electronic copy from the links on our web site and in our CDR consumer dashboard
- Obtain a paper copy by contacting us as detailed below and requesting a copy

How can you contact us?

If you have any further questions or concerns about the way we manage your CDR data, please contact us:

Phone: 1300 160 160 (24 hours a day / 7 days a week)

Website: [Contact us](#)

Mail: BOQ Specialist,
GPO Box 2539, Sydney, NSW 2001