



Consumer Data Right Policy

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 1300 361 555

Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as
Geelong Bank | AFSL/Australian Credit Licence 244351 | BSB 803 199


Geelong Bank
Where we grow

About Us

Geelong Bank is a mutually owned financial services organisation and has been operating since 1974.

Geelong Bank operates as an Authorised Deposit taking Institution (ADI) under the prudential standards and regulatory controls of the Australian Prudential Regulation Authority (APRA).

Geelong Bank is licensed by the Australian Securities and Investments Commission (ASIC) to deal and provide advice about deposit products, non-cash payment products, general insurance and consumer credit insurance.

Geelong Bank is owned by our members — this is what being a mutual means. As such, we are focused on member-benefit, community involvement, fairer fees and customer service.

Geelong Bank subscribes to the Mutual Banking Code of Practice. The Code is for Australian Mutual Banks, Credit Unions and Building Societies. The code has been developed in close consultation with the community, government, consumer groups and our members.

Meaning of words or “Glossary”?

In this policy, the following applies:

- “CDR” means the Consumer Data Right; “CDR data” means data we hold that can be requested by you under the CDR legislation and rules;
- “we”, “us” and “our” means Ford Co-operative Credit Society Limited ABN 74 087 651 456 trading as Geelong Bank, AFSL/Australian Credit Licence 244351;
- and “you” and “your” includes our members and customers.

About this policy

This policy has information about how Geelong Bank deals with data under the Consumer Data Right (CDR) regime. This policy only applies to data under the Consumer Data Right regime. For information about how we collect, use, hold and disclose your personal information under Privacy Laws, see our Privacy Policy at <https://geelongbank.com.au/about-us/disclosures-publications/>

About the Consumer Data Right

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

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

Consumer Data Right Data

The Consumer Data Right regime requires us to make certain information (Consumer Data Right Data) available to you and/or to an accredited person you have authorised us to disclose the information to.

The Consumer Data Right Data we hold includes:

- your name, occupation and contact details
- account details including account number, account name, balances and transaction details and information about any authorised third party operators
- information about direct debits, scheduled payments and saved payees on your accounts

- information about the products you have with us including product features and fees & charges

We hold this information in our banking system, either as electronic or paper files.

Why we collect, hold, use and disclose Consumer Data Right Data

We collect and use Consumer Data Right Data for a number of purposes, such as:

- providing membership benefits, financial services and products or information about those benefits, services and products
- providing you with information about financial services and products from 3rd parties we have arrangements with
- conducting market or customer satisfaction research

If you withdraw your consent for us to collect and use your CDR Data, we may not be able to provide the above services to you.

We hold and disclose Consumer Data Right Data as required by law and to comply with the Consumer Data Right regime.

Disclosing Consumer Data Right Data

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

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

Disclosure to overseas recipients

We will not disclose Consumer Data Right Data to entities that are based overseas unless you authorise us to do so.

Notifications

We will notify you about certain events relating to your Consumer Data Right Data including when:

- you give consent to us collecting and using your Consumer Data Right Data
- you withdraw your consent for us to collect or use your Consumer Data Right Data
- we collect your Consumer Data Right Data
- if your consent is still current, it has been 90 days since we have been in contact with you
- we respond to your request to correct your Consumer Data Right Data
- there has been an 'eligible data breach' under the Notifiable Data Breach scheme

How you can access and/or correct your Consumer Data Right Data

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

If the Consumer Data Right 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 this link on our website at <https://geelongbank.com.au/about-us/contact-us/>

If you are an individual, you may also be able to access and/or correct Consumer Data Right Data that is your personal information. See our Privacy Policy <https://geelongbank.com.au/about-us/disclosures-publications/> for more information on how you can seek to access and/or correct your personal information.

Making a complaint

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

- in person at our head office located at 107 Gheringhap Street, Geelong VIC 3220
- by calling us on 1300 361 555
- by email at info@geelongbank.com.au
- in writing to PO Box 1130, Geelong VIC 3220

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 2 business days. We will investigate your complaint and contact you if we need more information. Most complaints will be resolved within 21 days but some complaints may take up to 45 days to resolve.

How your complaint is resolved will depend on your complaint.

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.