



Consumer Data Right Policy



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About this policy

This policy provides information as to how you can access and manage your data under the Consumer Data Right (“CDR”) laws - which is referred to in this policy as your “CDR data”.

For further details on the CDR laws please refer to www.treasury.gov.au/consumer-data-right.

For details on how we collect, use and disclose your personal information, please refer to our Privacy policy on our website at www.citibank.com.au/privacy.

This CDR policy covers the sharing of your data to accredited third parties. This policy may change as a result of future provisions or updates to the CDR laws. Please refer to our website for the latest version of our CDR policy. Alternatively, if you would like a copy of our CDR policy to be sent to you, you can contact us at www.cardservicesdirect.com.au/contactus to request for an electronic or paper copy of our CDR policy.

Card Services/our/us/we means Citigroup Pty Limited (ABN 88 004 325 080), Australian credit licence 238098.

What is the Consumer Data Right?

The Consumer Data Right is a law that forms a single customer-driven data sharing framework across the Australian economy.

Under the CDR rules, there are three ways to request CDR data:

- Disclosure of CDR data that relates to products offered by us, as a Data Holder.
- Authorise an accredited third party (for example, a certified financial institution) to request access to your CDR data.
- Directly request for your CDR data to be disclosed.

What data can be shared under CDR?

As Card Services accounts are issued by Citigroup Pty Limited (who is an Authorised Deposit-Taking Institution), we are required under the CDR laws to make available the following sets of data to an accredited data recipient:

- Name, occupation, contact details
- Account Balance and details
- Transaction details
- Direct debits and schedule payments
- Saved payees

Over time as the CDR laws expand, the set of required data may broaden to include other data sets. Please refer to our latest CDR policy for the sets of data which we will make available under the CDR laws. We currently only share data as required under the CDR laws.

Your CDR data will only be shared to accredited third parties with your consent. When you provide consent to share your CDR data to an accredited third party, it is important for you to know you are entering into an agreement with the third party, who can access your CDR data for the purpose(s) prescribed in the CDR laws.

Once your CDR data has been shared, you will need to instruct the accredited third party if you wish for your CDR data to be deleted or de-identified.

These data set and the type of products that can be shared will be made available in accordance with the CDR policy and timelines. For further information, please refer to www.cdr.gov.au/rollout.

How can I share my CDR data?

You can instruct us to share your CDR data to an accredited third party (also referred to as an “accredited data recipient”). To find providers who are accredited under the Consumer Data Rights, please refer to www.cdr.gov.au/find-a-provider.

To commence the process to share your CDR data, you must first connect with the accredited data recipient’s website or mobile application, where you will be asked to select the following details:

- Type of CDR data you nominate to share
- If the sharing will be a one-time occurrence or ongoing (maximum of 12 month period)

The accredited data recipient will then redirect you to our portal where you will be asked to authenticate your details using your Card Services Online User ID and a One-Time Password sent to your registered mobile device. Once you have been authenticated, we will ask you to select the type of account(s) you wish to nominate for sharing. We will also obtain your consent to proceed with the data sharing arrangement.

Important Information

- Only customers of ours who have registered for Card Services Online will be eligible for data sharing.
- As part of the setup of your data sharing consent, we will never request for you to enter your Card Services Online User ID & Password as part of the authentication process.
- 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.
- We will not charge a fee for responding to or actioning a request to share your CDR data.

How do I withdraw my data sharing consent?

You can view or withdraw your consent at any time by logging in to Card Services Online. Here you will be able to view all active, expired and withdrawn data sharing arrangements that you have set up.

Alternatively, to withdraw your request in writing or over the phone, please contact us by visiting: www.cardservicesdirect.com.au/contactus.

How do I request access to, and seek the correction of, my CDR data?

You can view the CDR data that we hold by signing-on to Card Services Online or by calling us on 1300 135 538.

If you have reason to believe your CDR data has been shared incorrectly to a data recipient, please call us on 1300 135 538.

We will respond to all requests for correction in writing within 10 business days during which we will inform you of our investigation and whether the CDR data was accurate or a correction of your CDR data needs to be made. No fees will be charged for this service. If you are not satisfied with the response received, you can make a complaint to us - please refer to the process below.

How to request for deletion or de-identification of my CDR data?

Under the CDR rules, the accredited data recipient is responsible for the deletion and/or de-identification of your CDR data.

The CDR data deletion process is applied by an accredited data recipient when deleting data in accordance with a CDR consumer's right to deletion and when deleting redundant data in accordance with the privacy safeguards in the CDR rules.

How do I make a complaint?

If you have reason to believe that we have not complied with our obligations under the CDR laws with respect to the way we handle your CDR data or if you would like to make a formal complaint, you can raise this at any time with our Customer Relations Unit.

When raising a complaint in relation to your CDR data, we may require the following information:

- What CDR data is involved;
- Who the CDR data has been shared with;
- What account(s) are impacted;
- How we can assist to resolve your complaint.

There are three ways you can lodge your complaint:

1. By telephone

Call 1300 135 538 (within Australia) or +61 2 8225 0620 (from overseas) between 9 AM - 5 PM Monday to Friday (AEST).

2. In writing

Mail your written complaint to:

Card Services
Customer Advocacy Unit
GPO Box 204, Sydney NSW 2001

3. By email

Email us at any time: aust.customeradvocacyunit@citi.com

We will endeavor to resolve your complaint as fast and efficiently as possible. Upon receiving your complaint, we will:

- acknowledge your complaint within 24 hours (or one business day);
- treat you with respect and do what we can to address your concern;
- where possible, ensure you only deal with 1 person throughout the complaint resolution process;
- keep you informed and up to date about the progress of your complaint; and
- record all details of your interaction with us.

If, despite our best efforts, you remain unhappy with the outcome or handling of your complaint, you may escalate your complaint further and contact AFCA for further review:

Website : www.afca.org.au

Email : info@afca.org.au

Phone : 1800 931 678 (free call)

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

For further information about our complaints process, including how long we take to acknowledge and respond to a complaint, please refer to www.cardservicesdirect.com.au/Complaints.

Contact us

For more information visit us at www.cardservicesdirect.com.au.

If you are calling within Australia:

1300 135 538

If you are calling outside Australia:

+61 2 8225 0620

For general correspondence or to notify us of things please write to:

GPO Box 40

Sydney NSW 2001

For privacy related enquiries contact the Citigroup Privacy Officer:

Email : privacy.officer@citi.com

Address : GPO Box 204, Sydney NSW 2001

Phone : the numbers above

Please do not include account numbers or other sensitive data in emails, since it may not be secure.