

MyCard Consumer Data Right Policy



What is the Consumer Data Right?

The Consumer Data Right (**CDR**) was introduced to provide consumers with greater control over their information, the products and services they use or wish to use, and their use of those products and services, called **CDR data**.

Using the CDR framework, consumers can request access to CDR data about them held by designated organisations called **data holders**, and authorise it to be shared with accredited third parties called **accredited data recipients (ADRs)**. The ADRs can use this CDR data to provide richer products and services.

What is in this policy?

MyCard branded credit products are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (**NAB**). NAB is designated a data holder (provider number DHBNK000003).

Our/us/we/The MyCard Team means NAB unless the context otherwise requires it.

This policy describes your rights under the CDR laws and explains how you can:

- request that we (as a data holder) share your CDR data with ADRs;
- seek access to and correction of CDR data that we hold about you; and
- make a complaint about how we handle your CDR data and/or comply with our CDR obligations.

We'll provide a copy of this policy to you electronically or in hard copy at your request.

For more information about how we handle your personal information, please see our [Privacy Policy](#).

What CDR data do we share?

At the moment, the CDR applies to:

- Required Data: information that we are legally required to share under CDR laws; and
- Voluntary Data: other information that we may choose to share.

We do not currently offer access to Voluntary Data.

Required Data

- Customer Data which includes your name, contact details and details you have provided to us and if you operate a business certain information about your business.
- Product Use Data which includes:
 - a) account data, such as your account number, account name, balances and authorisations (including direct debits, scheduled payments and payees); and
 - b) transaction data, such as dates, description, counterparty information and amounts debited or credited for transactions.
- Product Data which includes data identifying or describing the characteristics of a product, such as terms and conditions, pricing, eligibility and key features.

We will update this policy if there is a change to the Required Data that we share.

Voluntary Data

We accept requests for some types of Voluntary Data. As we increase the breadth of products and services we provide, and as the CDR framework expands, we may accept requests from consumers to share some other types of Voluntary Data. If we offer access to Voluntary Data, we may charge a small fee to cover our costs when sharing the Voluntary Data, but we'll always notify you of the fee, if any, before you commit to receiving the Voluntary Data and before the fee is charged.

Accessing MyCard CDR data held by us

Accessing your MyCard consumer data

You can access your MyCard consumer data by providing an ADR with consent to collect the data via our online service.

We will share your consumer data with an ADR if:

- you have provided your consent to share the data requested;
- a valid request has been made to us by the accredited data recipient; and
- the sharing has been authorised by us,

unless there is a regulatory or legal reason why we can't do so.

When we share your CDR data with an ADR, we will notify you by updating your consent management dashboard (**Dashboard**) which is provided within MyCard App or MyCard Online. The "data sharing consent" tab within the MyCard App or MyCard Online settings provides a list of the consents you have provided to ADRs to access your MyCard CDR data. You can change or withdraw your consents on the "data sharing consent" tab. You can also change or withdraw your consents by going to the ADR's website or app.

Accessing your MyCard CDR data that is also personal information

If you're an individual, you may be able to access and correct personal information held by us that is also CDR data. Our Privacy Policy sets out further information on how to seek access to your personal information that we hold. We'll always give you access to your personal information unless there are certain legal reasons why we can't. You can ask us to access your personal information that we hold by contacting us using the details under "Contact us".

Secondary Users

The CDR allows secondary users to share data from accounts. To be a secondary user of a CDR account, you need to:

- Be at least 18 years old
- Have access to and be able to transact on the account
- Be nominated by the account holder (who is also at least 18 years old) as a secondary user.

Once you're nominated by the account holder, you can authorise the sharing of your own account, transaction, and product data for that account. Both you and the account holder can view your data sharing arrangements through your Dashboards.

The account holder can revoke your nomination as a secondary user at any time. If you lose access to the account or the nomination is withdrawn, your data sharing will stop for the account.

Sharing your MyCard CDR data

You can instruct us to share your CDR Data to an accredited third party (i.e., ADR). To find providers who are accredited under the CDR regime, 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 ADR will then redirect you to our portal where you will be asked to authenticate your details using your MyCard Username 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.

When you provide consent to share your CDR Data to an ADR, 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. You should refer to the ADR's CDR policy in relation to how your data will be handled by them.

Important Information

You must be registered with MyCard Online to be able to share data using the CDR. As part of the setup of your data sharing consent, we will never request that you to enter your MyCard Username & 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 required CDR Data.

How do I withdraw my data sharing consent?

You can view or withdraw your consent at any time by logging in to the MyCard App or MyCard Online. Here you will be able to view all active, expired and withdrawn data sharing arrangements that you have set up on your Dashboard. Alternatively, to withdraw your request in writing or over the phone, please contact us. Visit www.mycard.com.au/help-and-support/contact-us for contact options.

Correcting or amending your MyCard CDR data

You can view the CDR Data that we hold by logging in to the MyCard App or MyCard Online. You have the right to correct any of your CDR data held by us if it is inaccurate, out-of-date, incomplete, irrelevant or contains misleading information. You can do this free of charge. Please contact us (<https://www.mycard.com.au/help-and-support/contact-us>). We'll acknowledge receipt of your request as soon as possible, investigate the issue and come back to you within 10 business days of receiving your request. If you are an individual, you also have the right to access and correct personal information we hold about you. Refer to our Privacy Policy for more information, and also the section above ('Accessing your CDR data that is also personal information').

What if we don't correct your CDR data?

If we don't correct CDR data, we'll provide reasons, which may be because we consider the CDR data to be accurate, up to date, complete and not misleading. If your concerns haven't been resolved to your satisfaction, you can lodge a complaint with us. Please see below on how to do this.

How can you make a complaint or report an issue?

If you have a complaint about how we handle your CDR data or how we comply with our CDR obligations, we want to hear from you.

To contact us, use the contact details set out below (see "Contact us"). You are always welcome to get in touch. When you make a complaint, we ask that you provide us with certain details including your full name, preferred contact details and a short description of your complaint.

We'll acknowledge that we've received your complaint within five business days. We may also request further information to make sure we are able to promptly resolve your complaint.

Once we've received your complaint (and any further information, if we have requested it from you) we will investigate your complaint. We're committed to resolving your complaint and doing the right thing by our customers. Most complaints are resolved quickly.

If we can't fix things within 30 days of your request to do so, we'll let you know why and how long we think it will take. We will also ask you for an extension of time to fix the matter if this is the case.

The kind of resolution we provide will depend upon the nature of your issue or complaint, for example investigating and resolving concerns you may have in relation to your CDR data, or addressing issues with you accessing your CDR Dashboard. In some circumstances we may ask you to choose from a number of options for how you'd like your complaint to be redressed.

If you still feel your issue hasn't been resolved to your satisfaction, then you can escalate your concern with the Australian Financial Complaints Authority (AFCA) or with the Office of the Australian Information Commissioner (OAIC). Their contact details are given below.

Contact us

We value your feedback so we can improve your experience. We are here to listen and work with you in resolving your complaint as quickly as we can.

The easiest way to make a complaint or leave a compliment is to chat with us.

Message us

You can launch chat by selecting the chat icon in the interface.

The chat functionality is available 8am-10pm (AEST/AEDT), 7 days a week.

When making a complaint:

- Confirm your mobile number and email address where possible so we can let you know the progress of your complaint.
- We may also ask you to provide supporting documentation to help us assess your complaint.

We're here to help

If you'd like to talk to someone, we're available Monday to Friday, 8am to 6pm (AEST/AEDT).

1300 308 935

Fill out our feedback form

customerresolutions@mycard.com.au

Write to us:

MyCard – Customer Resolutions

Reply Paid 2870

Melbourne VIC 8060

Contact details for escalating complaints

We are a member of the Australian Financial Complaints Authority (AFCA). If you are unsatisfied with how we have handled or resolved your complaint, you can contact AFCA as follows:

Australian Financial Complaints Authority (AFCA):

- Website: <https://afca.org.au>, opens in new window
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- In writing to:
Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

If your complaint relates to the handling of your CDR data or privacy, you can contact the OAIC as follows:

Office of the Australian Information Commissioner (OAIC):

- Website: <https://www.oaic.gov.au/privacy>, opens in new window
- Email: enquiries@oaic.gov.au
- Phone: 1300 363 992

Changes to this policy

This policy may change from time to time, so please visit this page regularly for the most up-to-date version. You can also ask us to send you a copy of the latest version.