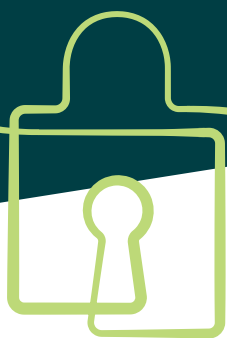


Consumer Data Rights Policy

Effective Date 1 October 2021



MyStateBank 

This document is applicable to MyState Bank Limited
(MyState Bank) ABN 89 067 729 195 AFSL 240896 Australian
Credit Licence Number 240896. A wholly owned subsidiary of
MyState Limited ABN 26 133 623 962

1. What is the Consumer Data Right?

The Consumer Data Right (CDR) is a law introduced by the Australian Government to provide customers, either as an individual or organisation, with the right to:

- Request access to CDR data relating to your banking products and services;
- Provide the ability to share CDR data we hold with other accredited financial institutions; and
- Correct your CDR data.

There are two types of providers in the Consumer Data Right:

- Accredited Data Recipients – they have the ability to gain your consent to collect and use your CDR data.
- Data Holders – when authorised are able to share your data with an accredited data recipient.

MyState Bank is currently a Data Holder, meaning we will share your data with Accredited Data Recipients as authorised by you.

2. About this policy

MyState Bank have created this policy to provide information and guidance on how you can access or amend your data in relation to the Consumer Data Rights or how to make a complaint.

For detailed information on how we manage your data, including the purpose for which we collect, store, use and disclose your information please see our Privacy Policy <https://mystate.com.au/wp-content/uploads/privacy.pdf>.

3. What data is available to be shared as part of CDR?

Data is available to be shared as part of CDR if you're:

- An individual over 18 years of age; or
- a business; and
- Have online access via MyState Mobile Banking or Internet Banking.

There are two types of data:

- Required data – we must provide with no fee; and
- Voluntary data – other data that we may choose to provide as more data becomes available, which we may charge you a fee for providing. We will advise you of prior to providing you the data and charging a fee.

The following data is available to be shared:

- Name and contact details;
- Account information such as account number/s and balances;
- Transaction details including date, value and narration of debits and credits;
- Direct debits and scheduled payments;
- Saved payees; and
- Product specific data.

MyState does not accept requests for the following data:

- Voluntary consumer data; and
- Voluntary product data.

4. How do I provide access to my data?

You can access your consumer data by authorising us to share it with data recipients who have been accredited under the CDR regime to receive consumer data.

For example, if you apply for a loan with another bank and they request to see data on one of your transaction accounts to form part of assessing your ability to repay the loan, you can give us permission to share this with them if they are accredited to receive data under the CDR.

If you authorise us to share your MyState data as described above, it will be disclosed, in machine-readable form, to the accredited organisation through a specialised service that we provide.

5. Will my data only be shared with my consent?

MyState will only share your CDR data with an accredited data recipient if you have given us permission to do so, unless required by law.

You are able to review who your CDR data is being shared with via logging into your MyState Bank Internet or Mobile Banking App. We will update your sharing details displayed as soon as practicable after sharing your data.

6. How do I request the sharing of my data to be stopped?

You can stop the sharing of your data with an accredited data recipient via MyState Bank Internet or Mobile Banking App.

We will update your stopped sharing details available via logging into your MyState Bank Internet or Mobile Banking App as soon as practicable after receiving this request.

7. How do I correct my data?

If you believe your CDR data is incorrect, incomplete or not current, you have the right to request that we update or amend this information.

You can do this by contacting us by:

- Calling us - 138 001 (between 8:00am and 6:00pm Monday to Friday and 9:00am to 1:00pm on Saturdays, except on public holidays);
- Email us - myadvice@mystate.com.au;
- Write to us - GPO Box 1274, Hobart TAS 7001; or
- Visit any of our branches.

8. Complaints and feedback

We take your feedback seriously and aim to provide simple, easy to use and trustworthy services to our customers. We see your complaint or feedback as an opportunity to improve the way we do things.

How can I lodge a complaint?

You can advise us of your complaint or provide feedback by:

- Using the online form at mystate.com.au;
- emailing us at mycomplaint@mystate.com.au;
- calling us – 138 001 (between 8:00am and 6:00pm Monday to Friday and 9:00am to 1:00pm on Saturdays, except on public holidays);
- visiting your local branch; or
- writing to us at Complaints & Feedback, GPO Box 1274, Hobart Tasmania 7001.

What should my complaint include?

So that we can resolve your complaint as quickly as possible, it is important that you provide us with as much information as possible. This includes details such as:

- your customer number, name and details of preferred contact method;
- complaint or feedback information – what is your complaint or feedback about and when did it happen; and
- resolution – how would you like the matter resolved.

What are the options available if I need more help?

Our team can assist you with Translator Interpreter Services (TIS) if you speak limited English, or to use the National Relay Service if you have difficulties with hearing.

You may wish to contact a financial counsellor for free, independent advice about your situation. The National Debt Helpline website (ndh.org.au) has easy to use, step-by-step guides on how to tackle debts. You can also call the National Debt Helpline on 1800 007 007 to talk to a financial counsellor.

What are the response timeframes?

We will try our best to resolve the complaint for you straight away, and in most cases we can.

If we can't we will:

- acknowledge that we've received your complaint within 24 hours or one business day;
- keep you up to date on our investigation and progress;
- provide you with final resolution within 30 days - if not, we will inform you of the reasons for delay and when we expect to resolve;
- if your complaint relates to credit involving default notices or financial hardship, we will provide you with a final resolution within 21 days.

What if my complaint isn't resolved to my satisfaction?

If you're not satisfied with the outcome provided to you, the first step is to request the complaint be escalated to a manager of the department you've been speaking with.

In the event you are not satisfied with the Manager's response, you have a few more options as outlined below.

Senior Manager Review

You can request for your complaint to be escalated to a Senior Manager who will review your complaint outcome.

Senior Manager Review

Phone: 138 001

Email: mycomplaint@mystate.com.au, addressed to the Senior Manager

Post: Senior Manager Complaint Review, GPO Box 1274, Hobart TAS 7001

Customer Advocate

You can request for your complaint to be escalated to our Customer Advocate. The Customer Advocate while not independent, is impartial and focuses on achieving a fair outcome for our customers. Our Customer Advocate will review your complaint outcome to make sure that your complaint was handled fairly.

Customer Advocate Review

Phone: 138 001

Email: customeradvocate@mystate.com.au

Post: Customer Advocate, GPO Box 1274, Hobart TAS 7001

Please allow us the opportunity to resolve your complaint through our internal complaint management process, as detailed above, prior to escalating through any other channels.

External Review

MyState Bank is a member of the Australian Financial Complaints Authority (AFCA).

AFCA is an external dispute resolution body that deal with complaints regarding the financial services industry. It is a good practice to go via the internal complaint resolution processes, prior to escalating a complaint with AFCA.

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

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

Privacy or Consumer Data Right Complaints

If your complaint is about how we handle your personal information, you can also contact the Office of the Australian Information Commissioner.

Office of the Australian Information Commissioner (OAIC)

Online: www.oaic.gov.au

Phone: 1300 363 992

Mail: OAIC - CDR Complaints
GPO Box 5218, Sydney NSW 2001

9. Access to and how we update this Consumer Data Right Policy

From time to time we will update this policy. Our current Consumer Data Right Policy is always available on our website. Alternatively you can request a copy via the following channels:

Phone: 138 001

Email: myadvice@mystate.com.au

Website: mystate.com.au

Post: GPO Box 1274, Hobart TAS 7001

MyState Bank 

138 001 | [mystate.com.au](https://www.mystate.com.au)