

Consumer Data Right Policy

Effective 5 May 2026



About this Policy

This Consumer Data Right (**CDR**) Policy applies to People First Bank, a trading name of Heritage and People's Choice Limited.

This CDR Policy explains how you can access and manage your data under the Consumer Data Right (CDR) legislation, which is referred to in this CDR Policy as your **CDR Data**.

Information about how we handle personal information generally, including access and correction, is available in our Privacy Policy, a copy of which is available on our website at peoplefirstbank.com.au/privacy and on request. You should read this CDR Policy together with our Privacy Policy.

This CDR Policy explains:

- how you will be able to manage the sharing of your CDR Data to accredited third parties in a secure environment;
- how you can correct your CDR Data; and
- how you can make a complaint about the handling of your CDR Data.

This CDR Policy may change as a result of future provisions or updates to the CDR legislation. The most current version will be published on our website and is available on request.

What is the Consumer Data Right?

CDR applies to the banking sector (known as Open Banking) and to the energy sector. Extension to telecommunications and insurance sectors will follow. The CDR is designed to give you greater control of your CDR Data to increase competition and improve your ability to compare and switch between products and services.

CDR participants include data holders and accredited data recipients:

- A **data holder** holds CDR Data and must transfer the CDR Data to an accredited data recipient at the consumer's request.
- An **accredited data recipient** has been accredited by the Australian Competition and Consumer Commission to receive CDR Data to provide a product or service. Examples of accredited data recipients include banks, other financial institutions and financial technology companies.

People First Bank is currently a data holder. This means we will share your CDR Data with an accredited data recipient, but only when you authorise us to do so.

You can find out more about the CDR on our website and from the Australian Government at cdr.gov.au

What data can be shared under the CDR?

As a data holder, we are required to make available certain data we hold about the products we currently offer and products which you hold with us under the CDR legislation and rules.

The CDR Data that is available for sharing includes:

- **Customer data** – certain data we hold about you such as your name, occupation and contact details and, if you operate a business, your organisation profile and contact details
- **Account data** – certain data we hold about your account such as account name, number, type, balance and features
- **Transaction data** – certain data we hold about transactions on your account
- **Product specific data** – certain data we hold about the product the account relates to such as, where relevant to the account, the type, name, price, associated features and benefits, terms and conditions and eligibility requirements.

Further data sets will be made available over time. For further information on which data sets are available please refer to our website at peoplefirstbank.com.au/help-and-support/open-banking.

We only share CDR Data that we are required to share under the CDR rules (**required product data** and **required consumer data**). We do not accept requests for additional data we are not required to share (**voluntary product data** or **voluntary consumer data**).

How can I share my CDR Data?

You can decide when to share your CDR Data, what CDR Data you share, and with whom.

To commence the process to share your CDR Data, you must first connect with the accredited data recipient's website or mobile application.

The accredited data recipient will then redirect you to our authentication screen where you will be asked to enter your member number. We'll send you a secure One Time Password (OTP) to your registered mobile device. Once you have been authenticated, we will ask you to select the account(s) you wish to share. We will also obtain your authorisation for us to disclose your CDR Data to the accredited data recipient.

Important Information

- Only customers who are 18 years of age or older and who have at least one open account (which can be accessed via Online Banking) will be eligible for CDR Data sharing.
- You do not need to use or disclose your Online Banking password when providing your authorisation for us to share your CDR Data.
- 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.

How can I share CDR Data from a joint account?

In some circumstances, another eligible person may be able to share CDR Data on your account. This includes:

- a joint account holder with whom you hold a joint account;
- a secondary user appointed by you (or by someone you hold a joint account with)
- a nominated representative appointed on a company, partnership, (or other organisation) account where you are the account owner.

These eligible persons will not be permitted to share your customer data, e.g. name, or contact details.

How do I withdraw my authorisation to share my CDR Data?

You can view or withdraw your authorisation for us to share your CDR Data at any time by accessing your data sharing dashboard through the Open Banking link via your Online Banking menu. Here you will be able to view all active, expired and withdrawn data sharing arrangements that you have set up.

Alternatively, you can withdraw your authorisation to share by sending us a message via Secure Mail in Online Banking.

How do I correct or amend my CDR Data?

If you think any of your CDR Data is incorrect, you can ask us to correct it by contacting us using our contact details at the end of this CDR Policy.

We will acknowledge your request to correct your CDR Data as soon as possible.

Within 10 business days we will let you know in writing what we did in response to your request and if we did not think it appropriate to correct the CDR Data or include a statement with the CDR Data as a result of your request, we will tell you why. If we do correct any of your CDR Data, it will be available to any accredited data recipients, just ask them to request it again.

How do I make a complaint?

If you think that we have mishandled your consumer data under this Policy or the CDR Laws, you can make a complaint at any time. If you wish to make a complaint regarding the handling of your consumer data, you can let us know by:

1. **Phoning** us on 1800 961 687;
2. **Emailing** us at complaints@peopleschoice.com.au;
3. **Visiting** your nearest branch and talking to our staff;
4. **Writing** to us at GPO Box 1942, Adelaide SA 5001;
5. Using the **online form** at peoplefirstbank.com.au; or
6. **Direct messaging** us on Facebook, Instagram, LinkedIn or any other social media channels on which People First Bank is active.

We will acknowledge your complaint promptly, either verbally or in writing, and do our best to resolve it straight away. We aim to resolve all complaints within 21 days, however in some cases it may take up to 30 days. Your complaint may take a little longer to assess if we need more information or if your complaint is complex. In all cases we'll keep you updated on the progress of your complaint.

How do I make a complaint? (continued)

When making a complaint, please ensure you include:

- your full name;
- phone number;
- email address;
- the account number for the relevant account;
- sufficient details of the incident or event to allow us to properly assess your complaint; and
- how you would like your complaint to be resolved (if applicable).

We will contact you to obtain further information if required to assess your complaint.

Your complaint will be managed in accordance with our Complaint Management Promise available on our website at peoplefirstbank.com.au/feedback. We will prioritise the resolution of complaints that are particularly serious or that would have severe consequences to you (or others) if left unresolved.

There are a range of resolution options that we might take in response to your CDR complaint. These include, but are not limited to:

- explanation of the circumstances that led to your complaint;
- an apology from People First Bank;
- further assistance or support;
- an undertaking by People First Bank to improve our systems, procedures, products or services;
- appropriate compensation; or
- other remedies as appropriate.

Once resolved, we will notify you of the outcome of your complaint, including any steps we have taken to resolve the issue. We do not have internal appeal processes for these decisions.

If you are not satisfied with our response, you may lodge a complaint with the Australian Financial Complaints Authority or the Office of the Australian Information Commissioner. Their contact details are:

Australian Financial Complaints Authority

Mail: GPO Box 3, Melbourne VIC 3001

Phone: 1800 931 678

Website: afca.org.au

Email: info@afca.org.au

Office of the Australian Information Commissioner

Mail: GPO Box 5218, Sydney NSW 2001





Phone: 1300 363 992

Website: oaic.gov.au

Email: enquiries@oaic.gov.au

Contact People First Bank

For all CDR related queries, requests for correction of CDR Data, complaints or any other requests, or to request a printed version of this CDR Policy, use any of the methods set out below:

-  **In person** at one of our branches
-  **Calling us** on 13 11 82
-  **Secure Mail** when you're logged into Online Banking
-  **In writing** to GPO Box 1942, Adelaide SA 5001