

Consumer Data Right Policy.

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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?

Kogan Money Credit Cards are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) (**NAB**). NAB has been designated as a data holder (provider number DHBK000003).

Our/us/we 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.

Required Data

We share the following types of 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. Some Product Data is public information, and is available via our Developer Portal, opens in new window in machine-readable format.

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

Accessing Kogan Money Credit Cards CDR data held by us

Accessing your Kogan Money Credit Cards consumer data

You can access your Kogan Money Credit Cards 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 Kogan Money Credit Cards Mobile App or Kogan Money Credit Cards Online. The 'data sharing consent' tab within the Kogan Money Credit Cards Mobile App or Kogan Money Credit Cards Online settings provides a list of the consents you have provided to ADRs to access your Kogan Money Credit Cards 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 Kogan Money Credit Cards 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 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 the consent dashboard.

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, data sharing will stop for the account.

Sharing your Kogan Money Credit Cards 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 accredited data recipient will then redirect you to our portal where you will be asked to authenticate your details using your Kogan Money Credit Cards 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 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.

Important Information

- Only customers of ours who have registered to Kogan Money Credit Cards 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 Kogan Money Credit Cards 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 Kogan Money Credit Cards Mobile App or Kogan Money Credit Cards 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. Visit www.koganmoney.com.au/credit-cards/contact for contact options.

Correcting or amending your Kogan Money Credit Cards CDR data

You can view the CDR Data that we hold by logging in to the Kogan Money Credit Cards Mobile App or Kogan Money Credit Cards 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 if you think there is something wrong with your CDR data we hold about you. 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 care about what you think. Please contact us if you have any questions or comments about this Policy. We welcome your feedback.

If you have a complaint about the service provided to you, you can lodge your complaint in one of the following ways:

- Kogan Money Credit Cards Mobile App or Online Servicing
Log in and chat with us
- By phone
Call 1300 350 525 (toll free within Australia) between 8am and 6pm Monday to Friday (Melbourne time).
- By email
customerresolutions@cards.koganmoney.com.au
- In writing
Mail your written complaint to:
Kogan Money Credit Cards – 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.

