



Consumer Data Right Frequently Asked Questions

Version 1.1

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1. What is Open Banking?

Open Banking is part of Australia's Consumer Data Right (CDR) framework. It gives customers greater control over their financial data by allowing them to securely share eligible banking and lending information with accredited organisations they choose.

2. What is Our role in Open Banking?

We participate in the Consumer Data Right ecosystem as a data holder. This means we make eligible customer data available to accredited data recipients when customers have provided the required consent and authorisation.

3. Do I have to share data through Open Banking?

No. Participation in Open Banking is completely voluntary. You decide whether to share your data, who you share it with, and for how long you want the sharing arrangement to remain active.

4. Who is eligible to take part in Open Banking?

Eligibility depends on the account type, customer relationship, and data holder. Customers with eligible accounts and products covered by the CDR framework may participate.

5. Who can I share my data with?

You can share your data only with accredited data recipients (ADRs) that have been accredited by the Australian Competition and Consumer Commission (ACCC), or with parties operating under the CDR framework.

6. What data can I share?

The data available for sharing may include:

- Account information
- Product information
- Account balances
- Transaction information
- Loan account information.
- Repayment information

The exact data available will depend on the product type and applicable CDR requirements.

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

Yes. We will only share eligible data when a valid customer consent and authorisation have been provided in accordance with Consumer Data Right requirements.

8. Why can't I see my account when setting up a data share?

Reasons include:

- The account is not eligible for Open Banking.
- The account is not supported under the current implementation.
- Required borrower approvals have not been completed.
- A technical issue is preventing account retrieval.

9. Why am I unable to share my data?

You may be unable to share data because:

- Your account is not eligible for data sharing.
- The account is not currently supported.
- Additional authorisations are required.
- There is a temporary technical issue affecting the service.

10. How long will my data be shared for?

Your data will only be shared for the period covered by your consent. Once the consent expires or is withdrawn, we will stop sharing your data unless otherwise required by law.

11. How can I manage/view all my consent history?

You can manage and view your data-sharing consents through the online dashboard, accessible using your Internet Banking credentials. The dashboard enables you to:

- View Data Sharing Arrangements and amendment history.
- Revoke Data Sharing Arrangements.
- Update CDR notification preferences.
- Add and remove Secondary User Instructions.
- Manage the Disclosure Options for their Joint Accounts.

12. Can I stop sharing my data?

Yes. You can withdraw your consent at any time through the accredited data recipient or through online customer dashboard available to you. Once withdrawn, data sharing will cease in accordance with CDR requirements.

13. What happens when my consent expires?

When your consent expires, we will stop sharing your data with the accredited data recipient unless a new consent and authorisation are established.

14. Will I be notified when my data is shared?

Only Joint Account Customers may receive notifications regarding:

- New authorisations
- Data sharing arrangements
- Changes to existing authorisations
- Consent expiry
- Consent withdrawal

Notifications will be provided in accordance with applicable regulatory requirements.

15. Can I share data for a joint loan account?

Joint account and joint borrower data sharing is subject to Consumer Data Right requirements and any approvals that may be required from other account holders.

16. I received a notification that joint account data is being shared, but I did not authorise it. What should I do?

If you believe data sharing was not authorised:

- Review the account's data-sharing status.
- Contact us immediately.
- Contact the accredited data recipient if necessary.
- Submit a complaint if you believe the data sharing is unauthorised.

17. Why can't I share my joint account data?

Reasons include:

- Required approvals from joint borrowers have not been completed.
- The account is not eligible for sharing.
- Joint account data sharing has been restricted or disabled.
- Technical issues are affecting the sharing arrangement.

18. If one party is <18 and the other is >=18 is the account eligible?

The account is ineligible.

19. Is Open Banking secure?

Yes. Open Banking uses secure application programming interfaces (APIs), strong authentication controls, and strict regulatory protections to help safeguard customer information. Customers do not need to share internet banking passwords with accredited recipients.

20. Will I need to provide my internet banking username or password?

No. Open Banking does not require you to share internet banking credentials with accredited data recipients. Authentication occurs directly through the data holder's secure channels.

21. Who can access my data?

Only accredited data recipients and authorised parties operating within the Consumer Data Right framework can receive your data, and only where you have provided the required consent and authorisation.

22. How does protection of my data works?

We apply all security, privacy, governance, and operational controls required under the Consumer Data Right framework to protect customer data from unauthorised access, disclosure, misuse, interference, or loss.

23. Can a broker, accountant, or financial adviser access my data?

Only if they are acting through an accredited data recipient and you have provided the necessary consent and authorisation under the Consumer Data Right framework.

24. Can I see which organisations are currently accessing my data?

Yes. You should be able to view active consents and data-sharing arrangements through the online dashboard and any consent management services made available under the CDR framework. Online dashboard, accessible using your Internet Banking credentials.

25. Where can I manage my consents?

You can manage your consent through the customer dashboard. Available management options may include reviewing, amending, or withdrawing consent.

26. What happens if I revoke a consent?

Once a consent is withdrawn:

- Future data sharing will stop.
- The accredited recipient will no longer receive updated data.
- Existing obligations regarding previously shared data will continue to apply in accordance with CDR requirements.

27. I received a "Something's gone wrong" error while creating an authorisation. What should I do?

Try the following:

- Refresh the page and try again.
- Log out and log back in.
- Use a different browser or device.
- Try again later.
- Contact support if the problem continues.

28. I am unable to complete the data-sharing process. What should I do?

If you continue to experience issues:

- Verify your account is eligible.
- Ensure all required authorisations have been completed.
- Check for any system outage notifications.
- Contact support for assistance.

29. What should I do if I believe my data has been shared incorrectly?

You should contact us as soon as possible. We will investigate the matter in accordance with our obligations under the Consumer Data Right framework and our complaints management process.

30. How do I make a complaint about Open Banking?

You can lodge a complaint with us using our complaints process. We will investigate your complaint and respond in accordance with applicable regulatory requirements.

31. How can I contact for Open Banking support?

If you require assistance with Open Banking or Consumer Data Right data sharing, please contact us through the customer support channels published on our website.

32. Where can I find Consumer Data Right Policy?

[Consumer Data Right Policy](#) can be found in footer of our website and explains:

- The types of data that may be shared.
- How data sharing works
- Privacy protections
- Complaint handling procedures
- Your rights under the Consumer Data Right framework