
Consumer Data Right Policy

About this policy

Coles unsecured credit products are issued by National Australia Bank Limited (ABN 12 004 044 937, AFSL and Australian Credit Licence 230686) ("NAB") and distributed by Coles Supermarkets Australia Pty Ltd ABN 45 004 189 708. NAB has acquired the business relating to these products from Citigroup Pty Ltd (ABN 88 004 325 080, AFSL and Australian Credit Licence 238098) ("Citi") and has appointed Citi to assist to administer the products.

This policy provides information as to how you can access and manage your data under the Consumer Data Right ("CDR") laws – which is referred to in this policy as your "CDR Data".

For further details on the CDR laws please refer to www.treasury.gov.au/consumer-data-right.

For details on how we each collect, use and disclose your personal information, please refer to our respective Privacy policies on our websites.

For Citi's Privacy Policy visit <https://www.citibank.com.au/privacy>.

For NAB's Privacy Policy visit <https://www.nab.com.au/common/privacy-policy>.

For Coles privacy policy visit <https://www.coles.com.au/credit-cards/existing-customers/faqs/cls-privacy-policy>.

This CDR policy covers the sharing of your data to accredited third parties. This policy may change as a result of future provisions or updates to the CDR laws. Please refer to Our website for the latest version of Our CDR policy. Alternatively, if you would like a copy of Our current CDR policy to be sent to you, you can ask Us to send you an electronic or paper copy of the policy. You can find the ways you can get in touch with Us at www.coles.com.au/contact-us-unsecured-lending.

Our/Us/We means NAB unless the context otherwise requires it.

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What is the Consumer Data Right (CDR)?

The Consumer Data Right is a law that forms a single customer-driven data sharing framework across the Australian economy.

Under the CDR Rules, there are three ways to request CDR Data:

- Disclosure of CDR Data that relates to products offered by NAB, as a Data Holder.

- Authorise an accredited third party (for example, an accredited data recipient) to request access to your CDR Data
- Directly request for your CDR Data to be disclosed.

What data can be shared under CDR?

The CDR applies to 'required' and 'voluntary' types of data:

- Required Data: information that we are legally required to provide.
- Voluntary Data: is other information that we may choose to provide.

As we increase the breadth of products and information available, we will accept requests for some types of Voluntary Data. If we offer access to Voluntary Data we may charge you a small fee to cover our costs when giving you access, but we'll always notify you of the fee first.

As Coles unsecured products are issued by National Australia Bank Limited (who is an Authorised Deposit-Taking Institution), We are required under the CDR laws to make available the following sets of data to an accredited data recipient:

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.

Over time as the CDR laws expand, the set of required data may broaden to include other data sets. Please refer to Our latest CDR policy for the sets of data which we will make available under the CDR laws. We currently only share data as required under the CDR laws.

Your CDR Data will only be shared to accredited third parties with your consent. When you provide consent to share your CDR Data to an accredited third party, it is important for you to know you are entering in to 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.

These data set and the type of products that can be shared will be made available in accordance with the CDR policy and timelines. For further information, please refer to www.cdr.gov.au/rollout.

How can I share my CDR Data?

You can instruct Us to share your CDR Data to an accredited third party (also referred to as an “accredited data recipient”). 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 Coles Online Service Centre 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.

Important Information

- Only customers of ours who have registered for Online Service Centre 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 Online Service Centre Username and 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 CDR Data

How do I withdraw my data sharing consent?

You can view or withdraw your consent at any time by signing on to the Online Service Centre. 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 by visiting:

coles.com.au/contact-us-unsecured-lending

How do I request access to, and seek the correction of, my CDR Data?

You can view the CDR Data that We hold by signing-on to Online Service Centre or by calling Us on 1300 306 397.

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. To request that we correct your CDR data, please call us on 1300 306 397.

We will respond to all requests for correction in writing within 10 business days during which We will inform you of Our investigation and whether the CDR Data was accurate or a correction of your CDR Data needs to be made. No fees will be charged for this service. 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 you are not satisfied with the response received, you can make a complaint to Us – please refer to the process below.

Accessing your 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 respective Privacy Policies (see under heading 'About this Policy') explain how to seek access to or correct personal information that we hold about you. We'll always give you access to your personal information unless there are legal reasons why we can't.

How do I make a complaint?

If you have reason to believe that We have not complied with Our obligations under the CDR laws with respect to the way We handle your CDR Data or if you would like to make a formal complaint, you can raise this at any time with Our Customer Relations Unit.

When raising a complaint in relation to your CDR Data, We may require the following information:

- What CDR Data is involved
- Who the CDR Data has been shared with
- What account(s) are impacted
- How We can assist to resolve your complaint

There are three ways you can lodge your complaint:

1. By telephone

Call 1300 306 397 (within Australia) or +61 1300 306 397 (from overseas) between 9am-5pm Monday to Friday (AEST).

2. In writing

Mail your written complaint to:
National Australia Bank Limited
Customer Relations Unit
GPO Box 204, Sydney NSW 2001

3. By email

Email Us at any time:

customerrelations@secure.coles.com.au

We will try to resolve your complaint quickly and fairly, however some complaints do take more time than others. If we anticipate that your complaint will take longer than 21 days to resolve, we will contact you within this time to provide you with an update on our progress.

If we are unable to resolve your complaint within 30 days, we will:

a) tell you the reasons for the delay;

- b) tell you the date by which you can reasonably expect to hear the outcome of our investigation; and
- c) give you monthly updates on the progress;
- d) tell you about your right to complain to the Australian Financial Complaints Authority (AFCA) if you are dissatisfied; and
- e) provide you with contact details for AFCA.

Most complaints are resolved quickly, and you should hear from us within five business days. 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.

If, despite Our best efforts, you remain unhappy with the outcome or handling of your complaint, you may escalate your complaint further and contact AFCA for further review:

Website: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

You may also raise concerns with your CDR Data to the Office of the Australian Information Commissioner (OAIC). OAIC acts as an impartial third party when investigating and resolving a complaint in relation to the handling of your CDR Data. You can contact OAIC through:

Website: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Mail: Office of the Australian
Information Commissioner
GPO Box 5218, Sydney NSW 2001

Contact Us

For more information visit Us at coles.com.au/contact-us-unsecured-lending

If you are calling within Australia
1300 306 397

If you are calling outside Australia
+61 1300 306 397

For general correspondence or to notify Us of things please write to:

Coles Mastercard
GPO Box 40
Sydney NSW 2001

For privacy related enquiries contact the Privacy Officer:

Email: privacy.officer@citi.com
Address: **GPO Box 204, Sydney NSW 2001**
Phone: **The numbers above**

Please do not include account numbers or other sensitive data in emails, since it may not be secure.

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