



# CONSUMER DATA RIGHT POLICY.

Version 6 | Effective date: 12 April 2023



## What is this policy about?

This policy explains how Bank of Queensland Limited ABN 32 009 656 740 and its subsidiaries (together, 'we', 'us', 'our' and 'BOQ') manages your data under the Consumer Data Right (CDR).

The CDR was introduced by the Federal Government to allow consumers to safely share their data with providers of a wide range of services. These services could include product comparison services, a single view of your finances or smart budgeting apps. CDR is governed by strict rules (the CDR Rules) which give you specific rights and protections in relation to your data, including the way your data is accessed, shared and corrected.

Our Privacy Policy explains how we collect, use, hold and disclose your personal information more generally. If you are interested in our Privacy Policy, please refer to our website at [BOQ Privacy Policy](#).

## What can you do under the CDR?

Under the CDR, you can authorise us to share your CDR data with other accredited organisations, including banks and financial services organisations who are accredited by the Australian Competition and Consumer Commission (ACCC).

CDR data includes your contact details, account information, transaction records and specific information about the banking products you have. You can decide when to share your CDR data, what CDR data you share, and with whom.

## Voluntary data

The CDR initially applies to certain types of products for certain types of consumers. Over time, the CDR will expand to cover a broader number of products and consumers.

At the moment, the CDR applies to 'required' and 'voluntary' types of data:

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

We do not currently accept requests for Voluntary Data.

## How can you access your CDR data?

You can share your CDR data with any accredited organisation of your choice. Data sharing is arranged through the accredited organisation's app or web site. They will give you the choice to select your BOQ data for sharing. You will then be securely connected to BOQ to authorise the sharing using your BOQ Customer ID and a one-time password. Note that you will never be asked to share your Internet banking password.

You can see your sharing arrangements in your Data Sharing Dashboard and you are able to revoke those arrangements at any time from that dashboard, or by contacting us.

When you are sharing joint accounts, you will see notifications related to the joint account (such as when another joint account holder shares the account data or a consent expires) in your Data Sharing Dashboard.

Account owners may permit secondary users of an account to share the account data by giving a secondary user instruction on their data sharing dashboard. This secondary user instruction may be revoked at any time by the account owner through the data sharing dashboard.

If you are sharing data for a non-individual entity, you must nominate a representative who is permitted to share data on behalf of that entity before it can share any data.

## How can you correct your CDR data?

If you believe your CDR data is inaccurate, out of date, or incomplete, you can request that we correct it. We will confirm that we have received your request as soon as possible, verbally or in writing.

We will let you know in writing whether we corrected your CDR data or not within 10 business days. If we don't agree that the information is inaccurate, we'll tell you why – and what you can do if you're not satisfied with our response. We will not charge a fee for this.

If you are an individual, you also have the right to access and correct personal information we hold about you. You can do this by contacting us via any of the methods listed below at 'How can you contact us?' Refer to our Privacy Policy at [Privacy Policy](#) for more information.

## How can you make a complaint?

We are committed to resolving any complaint you may have about the management of your CDR data. You can make a complaint in several different ways:

- in person
- by telephone
- in writing
- via BOQ's website

Our contact details are listed at 'How can you contact us?' below.

To help us resolve your complaint, you will need to provide us with information such as your name, contact details, and the nature of your concern.

One of our representatives will be in contact with you within one business day regarding your complaint. Our representative will let you know who will be assisting you, their contact details and the expected resolution date of your issue. We aim to resolve all complaints related to CDR data within 30 days.

If the issue is a more complicated one, we may ask you for additional documentation to help resolve the issue. In turn, we will keep you updated on the progress of your complaint. We will also provide you with information on how to contact an external dispute resolution scheme. For more details on our complaint handling process, please refer to our complaint handling guide in Appendix A.

### Options for redress

The remedy for a complaint will depend entirely on the nature of the complaint and will be provided to best address the particulars of the situation. Remedies could include an apology, correction or deletion of data, an explanation of the circumstances giving rise to the complaint, provision of assistance or support or an undertaking to set in place improvements to systems, procedures or products.

### Internal review

If you are not satisfied that the matter has been resolved, we can forward the complaint to our Customer Relations Team. This team will review the complaint and take further action in an attempt to resolve it.

Customers may contact the Customer Relations Team by any of the following means:

Phone (Aust): 1800 663 080

Phone (Int): +61 7 3336 2420

Online: [BOQ-DIGITAL – Lodge your complaint](#)

Mail: Customer Service Team – Complaints,  
GPO BOX 898, Brisbane, QLD 4001

### External review

In the unlikely event that your complaint remains unresolved to your satisfaction through the internal procedures outlined above, you may elect to refer your complaint to external dispute resolution.

To do this, you can contact the Australian Financial Complaints Authority at:

Australian Financial Complaints Authority Limited

Phone: 1800 931 678

Website: [www.afca.org.au](http://www.afca.org.au)

Mail: GPO Box 3, Melbourne, VIC 3001

Or if your complaint is in relation to our handling of your CDR data, you may contact the Office of the Australian Information Commissioner (OAIC) at: [www.oaic.gov.au](http://www.oaic.gov.au)

Online form: [Consumer Data Right Complaint](#)

Phone: 1300 363 992

Mail: OAIC, GPO Box 5218, Sydney, NSW 2001

## How can you obtain a copy of this policy?

You may obtain a copy of this policy, free of charge, in either electronic or paper form as follows:

- Download an electronic copy using the following link: [BOQ CDR Policy](#)
- Download an electronic copy from the links on our web site and in our CDR consumer dashboard
- Obtain a paper copy by contacting us as detailed below and requesting a copy

## How can you contact us?

If you have any further questions or concerns about the way we manage your CDR data, please contact us:

Phone: 1300 55 72 72 (24 hours a day, 7 days a week)

In person: visit us at any of our branches

Website: [Contact us | BOQ](#)

Mail: Bank of Queensland, GPO Box 898,  
Brisbane, QLD 4001

# Appendix A – BOQ Complaint handling guide.

# BOQ Complaint Guide

May 2022



# If you're not happy with our service, we want to fix it

We're always looking for ways to improve our service, and hearing from customers is a key part of that.

If we don't meet your expectations, we want you to tell us what happened and how we can improve what we do. By hearing your complaint and working with you to resolve it, we'll learn how to prevent it happening again.

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## What happens when you make a complaint

If you make a complaint we'll take you through a simple process. Throughout this process we will:

- acknowledge your complaint promptly
- apologise if we've done something wrong
- listen and try to understand your concerns
- treat you with respect, sensitivity and compassion
- consider your complaint fairly and objectively
- act with integrity.

We're happy to help you at any time during the process with any specific needs you may have (see Extra support below).

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## Asking someone to represent you

You can ask another person to manage your complaint for you, such as a family member, lawyer or financial counsellor. You'll need to give them a written authorisation so they can prove that they're acting for you. In some cases we may still need to contact you directly.

You can locate the Authority Form at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints) or visit a branch to obtain a copy.

## How to make a complaint

### 1. Tell us what happened

Contact us using any of the methods and tell us:

- your full name and address (or if someone is representing you, their contact details)
- what went wrong
- what you'd like us to do to fix it.

#### You can:



Visit or call your local branch, or call your Business Banking Manager



Call our local Customer Contact Centre on **1300 55 72 72**, 24 hours a day, 7 days a week



Use our online complaints form at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints)



Send a letter to Customer Relations, Reply Paid 2258, Brisbane Qld 4001.

### 2. We'll acknowledge your complaint and try to resolve it

If we receive your complaint in a branch or over the phone, we'll acknowledge your complaint and try to resolve it immediately.

If we receive your complaint in writing, we will:

- acknowledge it within 1 business day
- give you the name and contact details of the person handling your complaint.

If we can't resolve your complaint immediately, we'll tell you:

- who will be handling your complaint
- their contact details
- when you can expect us to resolve it.

#### How we'll review your complaint

We'll aim to find a fair solution to your complaint using all relevant information and common sense. We'll consider your conduct, our conduct and the contract between us. During our review we may need to ask you for more information.

#### How long it will take

If your complaint is about financial hardship or a default notice, we'll try to resolve it within 21 days. All other complaints we aim to resolve within 30 days.

If we need more time, we'll explain why and tell you when you can expect our response. We'll also tell you about your right to take your complaint to the Australian Financial Complaints Authority.

## How to make a complaint continued

### How we confirm the result

We'll confirm any resolution of your complaint in writing if:

- the complaint was about financial hardship, or
- it takes more than five business days to resolve, or
- you ask us to.

If you're satisfied with how we've resolved your complaint, that's the end of the process.

### 3. If you're not satisfied with our response

If you're not satisfied with how we've resolved your complaint, you can ask our internal Customer Relations team to review our decision or you can take it to the free, independent, external dispute resolution scheme provided by the Australian Financial Complaints Authority (AFCA).

#### Contacting Customer Relations

You can contact our Customer Relations team on **1800 663 080** between 8:30 am – 5:00 pm AEST, Monday to Friday or send an email to **customer.relations@boq.com.au**.

#### Contacting AFCA

If you're not satisfied with our response, you can ask the Australian Financial Complaints Authority (AFCA) to review it. AFCA provides a free, independent external dispute resolution process.

To contact AFCA:



Call them on **1800 931 678** (free call)



Send an email to **info@afca.org.au** or go to **www.afca.org.au**



Send a letter to Australian Financial Complaints Authority  
GPO Box 3, Melbourne VIC 3001

You can find out more about AFCA at **www.afca.org.au**



# Extra support

## If English isn't your first language



### Interpreter services

If you'd rather speak to us in another language we can arrange an interpreter to help you when you call us or visit a branch. The interpreter services are available free of charge.

### Translation services

This document is available at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints) in Mandarin, Vietnamese, Arabic, Korean and Cantonese.

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## If you have vision impairment or low vision

### Braille version

Please contact us if you need a Braille version of this document. We'll arrange to have it translated and sent to you free of charge.

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## If you're deaf, hard of hearing or have a speech impairment

We welcome calls through the National Relay Service. To contact them:

- Telephone Typewriter (TTY), call **133 677**
- Speak and Listen (Voice Relay), call **1300 555 727**
- NRS Chat (Internet Relay), connect to the NRS website or app.

When you get through, ask to be connected to BOQ's Customer Contact Centre on **1300 55 72 72**. We're available 24 hours a day, 7 days a week.

The NRS relay officer is present throughout the call to ensure smooth communication, but doesn't change or interfere with what the parties say.

You can find information about which type of call is right for you, and information about their privacy policy on the NRS website:

Website: [www.relayservice.gov.au](http://www.relayservice.gov.au)

Email: [helpdesk@relayservice.com.au](mailto:helpdesk@relayservice.com.au)

SMS: **0416 001 350**

Voice: **1800 555 660**

TTY: **1800 555 630**

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## If you would like a simplified version of this guide

We know that our customers have a diverse range of communication needs and by providing an Easy English guide on how to make a complaint, we are providing a different way for you to access this important information. You can download the Easy English guide at [www.boq.com.au/feedback-and-complaints](http://www.boq.com.au/feedback-and-complaints)