

Consumer Data Right Policy

1. About this Consumer Data Right Policy

This policy applies to ING Bank (Australia) Limited (ABN 24 000 893 292)(**ING**). The terms “we”, “us” or “our” used in this policy are references to ING.

The Australian Government has introduced laws to give consumers greater control over the information organisations hold about them (the **Consumer Data Right** or **CDR**).

The CDR is designed to help you, as a customer, access specified data (**CDR data**) relating to certain products that we offer (**product data**) and allow us to share CDR data that we hold as a data holder that relates to you (**consumer data**) and that you authorise us to share, with third party data recipients. If you are a joint account holder, the CDR data we hold about joint accounts will only be shared where the sharing of that data is permitted by the other joint account holder(s). Product data does not relate to you or any identifiable individual or business and generally includes information about the product, pricing, terms and conditions, eligibility criteria, availability and performance of the product. Consumer data relates to you, as an individual or a business and generally includes information about you as a user of the product, information about your use of a product and information that is wholly or partly derived from these categories of information. In respect of consumer data, ING can share consumer data in relation to everyday transactions accounts, personal savings accounts, personal term deposits, credits cards, home loans and personal loans (Personal Products) and in relation to Business Optimiser and Business Term Deposit accounts (Business Products). Sole traders and other authorised representatives can authorise ING to share consumer data in relation to Business Products. We do not accept requests for voluntary product data. We accept requests for certain voluntary consumer data (for Personal and Business Products) only. The voluntary consumer data (for Personal and Business Products) that we will provide is, for accounts that have been closed for no more than 24 months, transaction data in relation to a transaction that occurred more than 12 months before the account was closed up until 1 January 2017.

We will not charge a fee for accepting a request for this voluntary consumer data. Please note that we are required by law to disclose transaction data that relates to a transaction that occurred in the period that is 12 months or less before the account was closed (for an account that has been closed for no more than 24 months) and so that would not be classified as voluntary consumer data.

This policy contains information on how we manage CDR data, including how you can access and seek correction of the CDR data and make a complaint. For more information about our participation in the CDR and the CDR service we provide, please see the Open Banking page on our website, which is available [here](#).

For more information on how we handle your personal information in accordance with the Privacy Act 1988 (Cth), see our Privacy Policy, which is available [here](#).



2. How to access product data

You can access product data by making a request using a product data API request service. For information on how to access this service, please see the Open Banking page on our website, which is available [here](#). You can also obtain further information about accessing product data through our secure message service, My Message, available via our website or mobile banking app, or alternatively by calling, emailing or mailing ING customer care:

Phone: 133 464

Mailing Address:

ING
Reply Paid 2682,
Sydney NSW 2001

Email: Customer.service@ing.com.au

The data is disclosed in machine-readable form only, to the person or third party who makes the request.

3. How to access and correct your consumer data

If you are eligible to make a sharing request under the CDR regime, you may authorise us to share your CDR data with third party data recipients, in accordance with a valid CDR request. If you authorise us to share your consumer data with third party data recipients, it will be disclosed, in a machine-readable form to the third party data recipient through our accredited person request service. We will notify you via the dashboard as soon as practicable after sharing your data.

If you wish to track the consumer data that you have provided consent for us to disclose to third party data recipients, please refer to your consumer dashboard or submit a request through our secure message service, My Message, which is available via our website or mobile banking app, or alternatively by calling, emailing or mailing ING customer care:

Phone: 133 464

Mailing Address:

ING
Reply Paid 2682,
Sydney NSW 2001

Email: Customer.service@ing.com.au

We take reasonable steps to ensure that any consumer data we hold and disclose in relation to you is accurate, up-to-date and complete (having regard to the purpose for which we hold it). However, if you consider that any of the consumer data that we hold, or have disclosed, in relation to you is incorrect, has changed or requires updating, you may ask us to correct it by sending a request through our secure message service, My Message, available via our website or mobile banking app, or alternatively by calling or mailing ING customer care.



We will respond to your request as soon as possible. Within 10 business days, we will correct the data or attach a note with the data to ensure that the data is correct and if practicable, make the note apparent to any users of the data.

We will notify you about the course of action we have taken and, if we have not corrected the data or included a note with the data, we will explain why we have not taken those actions, in addition to the options available to you to escalate the matter.

If we share your consumer data with a third party data recipient with your permission, and later become aware that the data we shared was incorrect, we will notify you of this within 5 business days. When the data has been corrected, it will be shared through our accredited person request service the next time it is requested. If you would like to receive the corrected data, you can ask the relevant third party data recipient to request it again through our accredited person request service.

We will not charge a fee for correction of your consumer data.

For more information on how to access or correct your personal information that ING holds generally, see our Privacy Policy, which is available at <https://www.ing.com.au/privacy.html>

4. How to contact ING about a query or concern or make a complaint

We are committed to efficient, and fair treatment of our customers, particularly if something goes wrong. We welcome your feedback, and want to know straight away if we haven't met your expectations, you suspect an error, you have concerns about your data, products or services or we can improve our service to you in any way.

If at any time you have a question, complaint or concern about the handling of your consumer data by us, including in relation to a correction request or if you consider that we have breached our obligations under the CDR, you may contact us by:

Phone: 133 464

Mailing Address:

ING - Complaints Resolution
GPO Box 4094
Sydney NSW 2001

Email: customer.complaints@ing.com.au

You can find more information on ING's complaints policy and process, including response timeframes at: www.ing.com.au/contact-us/complaints-disputes.html.



In the event that your complaint can't be resolved directly with ING, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

The AFCA can be contacted at:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

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

You can also refer your complaint to the Australian Competition and Consumer Commission (ACCC) or the Office of the Australian Information Commissioner (OAIC).

The ACCC can be contacted at:

Australian Competition and Consumer Commission

Online: www.accc.gov.au

Phone: 1300 302 502

Post: GPO Box 3131, Canberra ACT 2601

The OAIC can be contacted at:

Office of the Australian Information Commissioner

Online: www.oaic.gov.au

Email: enquiries@oaic.gov.au

Phone: 1300 363 992

Post: GPO Box 5218, Sydney NSW 2001



5. Availability of this policy

You can obtain further copies of this policy free of charge in either hard copy or electronic form. Please contact us on 133 464 to obtain a copy of this policy or download the policy from www.ing.com.au/CDRpolicy.

We may update this policy from time to time. You can find the current version of this policy on our website at www.ing.com.au/CDRpolicy or by contacting us on 133 464 to request a copy. This version is effective as at June 2023.

