

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).

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](#).

Product Data

Product data is information about the banking products and services that we offer. 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

Consumer data relates to you, as an individual or a business and generally includes information about you as a user of a product, information about your use of a product and information that is wholly or partly derived from these categories of information. With your authorisation, ING can share with third party data recipients 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.

When requested, 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).

Voluntary Data

We do not accept requests for voluntary product data. We accept requests for access to certain ‘voluntary’ consumer data (for Personal and Business Products) only. The voluntary consumer data (for Personal and Business Products) that we will provide are;

- 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 and
- transaction data that occurred more than 24 months but less than 7 years before the time of an authorised data sharing request.

We will not charge a fee for accepting a request for access to this voluntary consumer data.

2. When we will disclose your consumer data to third parties

If you ask another organisation to collect your consumer data from ING, we will not disclose that consumer data without obtaining your consent directly before doing so (unless required by law).

3. Withdrawing your consent

You may withdraw or vary your consent to us sharing your data with third party data recipients at any time. This can be done via the consumer dashboard (described in section 4 below), or through our secure message service, My Message, available via our website or mobile banking app, or by calling ING customer care on **133 464**.

4. Your consumer dashboard

We will provide you with access to a secure consumer dashboard accessible via your internet banking profile, that contains certain details and functionality including allowing you to view information about the consents you have granted to disclose your consumer data to third party data recipients and manage such consents. At any time, you will be able to use the dashboard to withdraw any consents you have provided for us to share your consumer data to third party data recipients.

5. 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 ING customer care on **133 464**.

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

6. 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 ING customer care on **133 464**.

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 www.ing.com.au/privacy.html.



7. 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 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 or if you're overseas please see the toll-free numbers on the ing.com.au/contactus page

Mailing Address: ING - Complaints Resolution
GPO Box 4094
Sydney NSW 2001

Email: customer.complaints.au@ing.com

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.

If 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:

Online: www.accc.gov.au

Phone: 1300 302 502

Post: Australian Competition and Consumer Commission
GPO Box 3131
Canberra ACT 2601

The OAIC can be contacted:

Online: www.oaic.gov.au

Contact us page: www.oaic.gov.au/contact-us

8. 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 14 April 2025.

