

About the policy

This **CDR - Data Holder Policy** provides information to Members about how QBANK deals with data in its capacity as a data holder under the Consumer Data Right (CDR) regime.

CDR Data refers to the personal, account and transaction data we hold about you and which you have authorised us to disclose to an accredited recipient. **This policy only applies to CDR Data.**

For general information about how we collect, use, hold and disclose your personal information under privacy laws, please see our [Privacy Policy](#).

If you require a copy of QBANK's CDR – Data Holder Policy, either electronically or in hard copy, please make a request by contacting us via any of the ways listed below.

QBANK's role under the CDR

QBANK is a registered Data Holder under the Consumer Data Right (CDR). We are committed to complying with the Competition and Consumer (Consumer Data Right) Rules 2020 as they relate to consumer data requests under the regime. In doing so, we aim to give Members confidence that disclosure of their CDR data will be managed safely and securely and as authorised by the Member.

About the CDR

The Consumer Data Right was introduced by the Federal Government to give customers (our Members) rights to their data. From 1 November 2021 you can authorise QBANK to share your data with an accredited person(s). It is an opt-in service, which means you can choose whether to use it or not. You can also request access to and correct CDR Data about you.

How to access and/or correct CDR data

You can request access to your CDR Data at any time. You can request access to your CDR Data directly, or you can authorise an accredited person to do so on your behalf.

If the CDR Data we hold is incorrect, you can ask us to correct it. You can make a request by contacting us via any of the ways listed below.

If you are an individual, you may also be able to access and/or correct CDR Data that is your personal information. Please see our [Privacy Policy](#) for more information on how you can seek to access and/or correct your personal information.

Disclosing CDR data

QBANK will only disclose CDR Data to an accredited person if you have authorised us to do so. If you authorise us to share information we are required to follow rules and regulations to ensure the privacy and security of your information.

We will only disclose CDR Data as required under the CDR regime or to otherwise comply with the law. We will not accept any requests for disclosure of voluntary data i.e. data outside the scope of the CDR regime.

Making a complaint

If you are unhappy with the way that QBANK has dealt with your CDR Data we ask that you let us know straight away. You can raise the matter directly with a member of our staff so we can try to resolve the problem "on the spot". You may also access our internal complaint resolution process at any time, without charge.

A complaint can be made by contacting us via any of the ways listed below.

To assist us to resolve your complaint, you will need to provide your full name and contact details along with a short description of your complaint and your desired resolution. How your complaint is resolved will depend on the nature of your complaint and the options to remedy.

We aim to acknowledge your complaint within 1 business day. We will investigate your complaint and contact you if we need more information. Our aim is to resolve complaints in a timely manner and within 21 days. If your complaint takes longer than 5 days to resolve, or if you request it, we will provide you with a written response.

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Website: qbank.com.au | QPCU Limited T/A QBANK | ABN 79 087 651 036 | AFSL / Australian Credit Licence 241413 | BSB: 704 052

Further information on our complaint resolution processes may be found [here](#).

QBANK is also a member of the Australian Financial Complaints Authority (AFCA), which is an approved external dispute resolution scheme to assist with complaints. If a complaint proceeds through QBANK's internal dispute resolution process but remains unresolved or not resolved within the required timeframes, you may take the matter to AFCA. You also have the right to raise matters directly with AFCA in the first instance.

Contacting us

You can contact us for assistance or to provide feedback via the following ways:

- In person at [one of our branches](#)
- By calling us on ph 13 77 28 between 8:45am – 4:30pm Monday to Friday
- By email at enquiry@qbank.com.au or complaints@qbank.com.au
- In writing to QBANK, PO Box 13003, George Street QLD 4003