

Family First participates in CDR-Open Banking as a Data Holder.

As a Data Holder, Family First can share a member's data with any Accredited CDR Data Recipient, only when the member authorises Family First to do so.

The type of data that Family First can share with a member's permission includes:

- Name and contact details
- Transaction details
- Account balance
- Direct debits and scheduled payments
- Saved payees
- Product information

Family First will confirm with the member when their data has been shared. Members can manage all consents within Internet Banking.

There is no charge for this service.



**Consumer  
Data Right**

## Administrative Office

### Lithgow

1 Ordnance Avenue  
Ph: 1300 369 900

## Branch Locations

### Lithgow

148 Main Street  
Ph: (02) 6354 1615

### Blackheath

28 Govetts Leap Road  
Ph: (02) 6354 1610

### Bathurst

75-77 William Street  
Ph: (02) 6354 1611

### Mudgee

The Gateway,  
82 Church Street  
Ph: (02) 6354 1613

# Consumer Data Right (CDR) Policy

Effective 1st November 2021



Family First Credit Union Limited T/A Family First Bank  
ABN 39 087 650 057 | AFSL & Australian credit licence No 241068

## About this policy

This policy has information about how Family First Credit Union trading as Family First Bank (Family First) deals with data under the Consumer Data Right (CDR) regime. This policy only applies to data under the CDR regime (CDR Data). For information about how Family First collects, uses, holds and discloses your personal information under Privacy Laws, see our Privacy Policy available on our website at <https://familyfirst.com.au/privacy/>.

## About the CDR

The Consumer Data Right was introduced by the Federal Government to give customers rights to their data.

Under the CDR legislation, you can request access to and correct CDR Data about you. You also can authorise us to share this data with accredited persons.

## How you can access and/or correct your 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 Family First holds is incorrect, you can ask us to correct it.

You can make a request by contacting us, by visiting one of our branches or by telephone. Contact details can be found at this link on our website at <https://familyfirst.com.au/contact-us/>.

If you are an individual, you also may be able to access and/or correct CDR Data that is your personal information. See Family First's Privacy Policy for more information on how you can seek to access and/or correct your personal information.

## Disclosing CDR Data

Family First will only disclose CDR Data to an accredited person if you have authorised us to do so.

Family First will only disclose CDR Data as required under the CDR regime or to otherwise comply with the law. Family First will not accept any requests for disclosure of voluntary data.

## Making a complaint

If you are unhappy with the way that Family First has dealt with your CDR Data, you can access our internal dispute resolution scheme at any time without charge. You can make a CDR complaint in the following ways:

in person at one of our branches

by calling us on 1300 369 900

by email at [enquiries@familyfirst.com.au](mailto:enquiries@familyfirst.com.au)

in writing to Family First Bank, PO Box 386, Lithgow NSW 2790

When you make a complaint, you will need to let us know your full name, contact details, a short description of your complaint and your desired resolution.

Family First aims to acknowledge your complaint within 2 business days. We will investigate your complaint and contact you if we need more information. Most complaints will be resolved within 21 days but some complaints may take up to 45 days to resolve.

How your complaint is resolved will depend on your complaint. Family First also is a member of the Australian Financial Complaints Authority (AFCA). If you are not satisfied with how we handled your complaint, you can take your matter there. We will advise you at the time how you may contact AFCA.

