Dnister Bank

Consumer Data Right Policy

April 2026

Contents

About this Policy

This Consumer Data Right Policy (CDR) provides information about how Dnister Ukrainian Credit Cooperative Limited (Dnister);

- manages CDR data including how to access, share and correct data,
- how our members can make an inquiry or make a compliant under the Consumer Data Right (CDR).

About the Consumer Data Right (CDR)

The CDR was introduced by the Federal Government to provide consumers with greater rights to their data that under the Competition and Consumer Act 2010 and the Competition and Consumer Rules 2020 (CDR legislation). Within the banking and financial services sector, this is referred to as Open Banking.

The CDR is a law which provides you, as an individual or organisation, with the right to:

- Request access to CDR data relating to banking products ('product data');
- Allow CDR data relating to you ('consumer data') to be shared with others; and
- Correct your consumer data.

The CDR is there to give you greater control over how your data is handled by us, to provide transparency into our own product and service offering, and to increase competition in the banking marketplace.

If you want to know more about how we handle your information at Dnister, refer to our Privacy & Credit Reporting Policy at **https://www.dnister.com.au/privacy/**

Your privacy and security information

Privacy and security of your information is important to us. We protect your information and are clear and open about what we do with it. We adhere to the security and privacy requirements set out in the CDR legislation, along with all other privacy and security legislation.

What data will be available under the CDR?

Consumer data is information about banking products and services that relate to you, as an individual or business. This includes information about you as a user of a product and service, information about your use of the product and service, and any data that is wholly or partly derived from these categories of information.

For example, this may include data about your Dnister:

- transaction, savings, or cheque accounts;
- term deposit accounts;
- home loans or personal loans; and
- personal or business credit card accounts.

Under CDR legislation, we are required to make available specific sets of data for sharing such as:

- Customer Information such as name and contact details (and if you are a business, information about your business);
- Account details such as your account number, balances and fees and charges; and
- Transaction information including dates, descriptions, and the amount of debited and credited.

These data sets will be made available gradually. More information on which data sets are available can be found at **https://www.dnister.com.au/open-banking/**

We'll only share data that we're required to share under the CDR legislation, and we won't share your Dnister data unless you provide your consent to us for sharing it.

How does data sharing work?

You can choose to share your Dnister data with an Accredited Data Recipient so they can provide you with a product or service.

How does this work?

1. You will need to provide your consent to the Accredited Data Recipient to collect your Dnister data.

2 You will need to log into Dnister's digital platform and go to the Share Data Folder, where you will be prompted to enter your member number and a "One Time Password" will be sent as an SMS.

Important: We'll never ask you to share your Dnister ID and password with a third party. You should never, provide your Dnister log on details to a third party, they will be able to gain access to more than your Dnister data. They could view or transact from your accounts. Sharing your Dnister log on details is a breach of our terms and conditions so you could be liable for unauthorised transactions.

3. We will display you what Dnister data will be collected by the Accredited Data Recipient.

4. If you are satisfied with the request, you will be asked to authorise us to share your Dnister data with the Accredited Data Recipient for a period of time.

Important: Only Accredited Data Recipients you authorise are able to access data under the CDR legislation. To learn more about accreditation, go to accc.gov.au/focus-areas/consumer-data-right-cdr-0/cdr-draft-accreditation-guidelines

To share your Dnister data you'll need to be registered for Digital Banking. Learn more or register here **https://www.dnister.com.au/online-banking/**

How can you correct or amend your Dnister data?

If any of your Dnister data is incorrect, call us on **1800 353 041** and ask us to investigate the data in question.

We will acknowledge receipt of your request as soon as possible. Within 10 business days we'll let you know in writing whether

1. we corrected your Dnister data, or
2. if we found your Dnister data to be accurate, up to date, complete and not misleading. We may instead provide you with a notice of why we thought a correction was unnecessary or inappropriate.

There are no fees for this service.

If you don't feel we have adequately addressed your concern, you can make a complaint using our Complaints and Dispute Resolution Guide below.

How we deal with complaints/disputes

Should you not be satisfied, you can call us on **1800 353 041** from 8.30am to 5.00 pm or go to one of our offices during their respective opening hours https://www.dnister.com.au/contact-us/ and speak with one of our staff.

To learn about our complaints process, how we work with you to resolve your complaint and what you can do if you're not happy with the outcome, see our complaints process at https://www.dnister.com.au/wp-content/uploads/2018/11/GOV-032-Dispute-Resolution-Guide-Nov-2020-web.pdf

We are here to help

If you have a question about our CDR Policy or need help, call us on **1800 353 041** and we will be happy to assist.

Dnister Ukrainian Credit Co-operative Ltd
trading as Dnister Bank
ABN 59 087 651 394
AFSL/Australian Credit Licence 240673

www.dnister.com.au