



About this policy

This policy provides information about how Fire Service Credit Union deals with data under the Consumer Data Right (CDR) regime. This policy only applies to data under the CDR regime, as described in this policy below.

Please refer to the Fire Service Credit Union Privacy Policy on our website for information on how we collect, use, hold and disclose your personal information under applicable Privacy Laws more generally at www.fscu.com.au.

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 can also 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 we hold is incorrect, you can ask us to correct it. You can make a request by contacting us by phone or visit us in-branch. Details for how to contact us by phone and how to locate us are listed at 'Contact us' below.

If you are an individual, you may also be able to access and/or correct CDR Data that is your personal information. See our Privacy Policy www.fscu.com.au for more information on how you can seek to access and/or correct your personal information.

Disclosing CDR Date

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

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.

Making a complaint

If you are unhappy with the way that we have 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:

Contact us

- in person at our Head Office
- by calling us on 08 8227 2222
- by email at fscuhelpdesk@fscu.com.au
- in writing to 22 Chancery Lane Adelaide SA 5000

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.

We aim to acknowledge your complaint within 1 business day. 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 30 days to resolve.

How your complaint is resolved will depend on your complaint. For example, we may resolve your complaint by:

- correcting any incorrect CDR data
- deleting CDR data
- formal apology

We are also 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.

Financial Complaints Authority (AFCA)

Post: GPO Box 3, Melbourne Vic 3001
Telephone: 1800 931 678 (free call)
Website: www.afca.org.au
Email: info@afca.org.au

If the complaint involves your personal information, you may also take your matter to the Office of the Australian Information Commissioner (OAIC).

Office of the Australian Information Commissioner (OAIC)

Post: GPO Box 5218, Sydney NSW 2001
Telephone: 1300 363 992
Website: www.oaic.gov.au
Email: enquiries@oaic.gov.au