



Consumer Data Right Policy

[Policy version. December 2025]



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As an accredited data recipient in the consumer data right (“CDR”) environment Experian Open Data Solutions Pty Ltd (formerly illion Open Data Solutions Pty Ltd - “Experian”) [accreditation number ADRBNK000017] recognises the importance of protecting your CDR information.

This policy outlines how we collect, hold, use and disclose data that you consent to share with us (or by using our services) under the CDR, the type of information that may be shared, how you can request updates or withdrawal of your consent, when your data will be deleted, when you will be notified of certain events, and how you can make a complaint about the handling of your data. This policy is distinct from our Privacy Policy, please refer to that policy for how Experian may handle your personal information.

Collection, use and disclosure of your information

Experian provides income and expense categorisation and transaction scoring services. On your request or the request of the business that is providing goods or services to you (and with your consent), Experian will, on your behalf, make a data request to the nominated organisation that holds your information (the “Data Holder”), to share your account information with:

1. an accredited data recipient with unrestricted accreditation within the CDR regime. In this case, Experian acts in the capacity of an outsourced service provider to the accredited data recipient. To identify participating members please refer to the Consumer Data Right website <https://www.cdr.gov.au/find-a-provider?page=1> ; or
2. a Trusted Adviser, who is a person that belongs to a group defined in Rule 1.10C(2) of the CDR Rules such as a mortgage broker, qualified accountant, practicing solicitor, registered tax agent, financial adviser, or financial counsellor, that has been engaged by you to provide professional services to you. Please note that a Trusted Advisor must be expressly nominated by you to receive the information;
3. you where you request CDR data from a Data Holder;
4. a non-accredited party you nominate to receive:
 - CDR insights, (limited to verifying your identity, your account balance or the details of credits to, and debits from, your account, or
 - business consumer data.

The parties identified in 1 - 4 above are the Data Recipients. CDR services provided by Experian are at no cost to you.

There are many reasons why you may want to share your information with another party. This includes, but are not limited to:

- assessing a credit application;



- providing relevant information to a mortgage broker for the purpose of obtaining a mortgage or other credit (where the mortgage broker is named as the Trusted Adviser);
- better understanding your own personal finances;
- verifying your identity or confirming banking information;
- receiving financial advice, taxation advice or other professional services from a nominated Trusted Adviser; or
- supplying information to a service provider that may provide budgeting or money management services.

Third Party Service Providers

To provide the CDR service to you, Experian uses third parties located in Australia to provide its services. The services provided by these third parties include:

- Network infrastructure providers – who provide computing hardware and services that allow us to develop and provide our products;
- Data center providers and cloud data hosting service providers - who store large volumes of data in a safe and secure manner to protect the information Experian is responsible for

These service providers are not authorised Data Recipients under CDR rules and only provide very specific services to Experian. It is important to note these service providers are not permitted to access any of your CDR held by Experian.

Please note that it is possible that a Data Recipient may use service providers located overseas or allow data they receive to be used or held overseas (please refer to the CDR or Privacy Policy of the relevant Data Recipient for details on this).

Outsourced Service Providers

Experian also uses a related body corporate, Experian Australia Pty Ltd [accreditation number ADR777832], an accredited data recipient based in Australia to provide categorisation services as an outsourced service provider. The information it receives from Experian is limited to de-identified transaction descriptions for the purpose of improving transaction categorisation. After providing their services and if you have given Experian a de-identification consent, de-identified data may be accessed by Experian's related bodies corporate in Malaysia for service improvement purposes.



Type of information that may be shared

The type of information that may be shared with Data Recipients includes:

- information about you such as your name, address, occupation, and contact details;
- information about your online account transaction details such as banking transaction data and account balances; or
- information about the use of a product by you such as the terms and conditions or type of product being used; or
- verification information such as identity or bank account name details (this is referred to as CDR insights and is summarised or interpreted data that may be shared with your nominated party).

You can choose the type of information to be shared. We provide you with a Data Sharing Dashboard for the management of your consents which includes receipts or confirmations of your consents and a summary of the data shared. You can withdraw an on-going consent at any time if you no longer want your data shared with a Data Recipient. Please note that withdrawing consent:

- will not remove or reverse any data that has already been shared;
- may prevent a service provider (such as a financial management app) from continuing to provide its services to you.

Experian will retain records of your CDR information as required by law and will keep service logs to track and report activities such as consents given, consent amendments and withdrawals, and data sharing arrangements in accordance with its legal obligations.

What happens to your data after we shared it with the Data Recipient

Once CDR information has been shared with the Data Recipient, Experian considers the CDR information redundant and will delete it so that it no longer has access to this information. Provided you have given your consent, Experian may de-identify redundant CDR information for use by Experian and its related bodies corporate and outsourced service providers for the purpose of service improvement. It is important to note that once de-identified there is no capacity to correct or delete as the information is no longer attributable to an individual.

While data is either deleted or de-identified, CDR insights details will be retained in accordance with the obligations set out in the CDR rules.



You may elect to delete redundant CDR information given under an ongoing consent at any time by going to your Data Sharing Dashboard.

Trusted Advisers

The information disclosed to a Trusted Adviser will be stored, used, disclosed and protected in accordance with the relevant professional services industry standards and the service agreement between you and your Trusted Adviser.

Access, Correction or Deletion of your information

As Experian will delete or de-identify your CDR information after sharing your CDR information with the Data Recipient, if you need to access, correct or delete your CDR information, you will need to make this request to either the Data Holder or the Data Recipient (depending on who holds the information requiring access/correction/deletion). If we receive an access, correction or deletion request for CDR information that we do not hold and are unable to action, we may need to direct you to the organisation that is best able to assist with the request.

Any request for access, correction or deletion of the data provided to a Data Recipient will need to be directed to the Data Recipient. Please note that data supplied to a Trusted Adviser or an unaccredited person is no longer covered under the CDR regime. The handling of your data will be governed by the recipient's privacy policy and your service agreement with them rather than a CDR policy.

You may request a copy of the records in relation to your CDR information that Experian is required to retain by law, using the contact details below.

Notifications about certain events

Experian (or the relevant party) will give you notice of specific events including:

- when you give us consent to collect, use and/or disclose your CDR information;
- when consent is amended or withdrawn;
- regular reminders of any current consents - when you last amended the consent, when you last used your consumer dashboard and the last time Experian notified you that your consent is still current.



When providing the initial consent, you will receive confirmation of giving consent and the nature of the consent, you will also receive confirmation that the information has been collected from the Data Holder and disclosed to the Data Recipient.

Experian may provide its services as an:

- accredited data recipient, in which case Experian will provide notifications of the above specific events using email and / or our Data Sharing Dashboard. The Data Sharing Dashboard is an on-line service that allows you to manage or view your consents such as:
 - i. amend or withdraw consent to collect, use and disclose CDR information; or
 - ii. request that redundant data be deleted at any time.
- outsourced service provider to a client that is an accredited data recipient and your service provider, who will collect your consents and provide you with a Data Sharing Dashboard to manage your consents and the notifications about your consents.

Experian invests heavily in data and information security controls that allow it to monitor and protect the information it holds. If a situation arises where an eligible data breach occurs that satisfies the notifiable data breach obligations under the Privacy Act involving your CDR information,

Experian will take the appropriate steps to minimise any risk of harm and notify you and the Office of the Australian Information Commissioner (OAIC) as per the CDR Rules. If a cyber incident were to occur, Experian will notify both the OAIC and Australian Cyber Security Centre as required under the CDR Rules.

Complaint management

While we aim to address matters quickly and efficiently we understand there are times when things may go wrong and there may be a need to raise a complaint.

As noted above it is important to be aware that the CDR services provided by Experian may involve a number of parties being:

1. the Data Holder – this is the organisation that holds your information and who is being requested to share it with another party (for example a financial service provider who provides a bank or credit account to you);
2. Experian Open Data Solutions – Experian facilitates the retrieval of your information from the Data Holder and shares your information with a Data Recipient in accordance with your consent.
3. the Data Recipient – this is a party that is permitted under CDR rules to receive your information in accordance with your consent. This may be:
 - a. an accredited data recipient such as a credit provider assessing a loan application;
 - b. a Trusted Adviser such as a mortgage broker, accountant, solicitor, tax agent or financial counsellor engaged by you to provide you with professional services; or



- c. another party nominated by you.

It is important to ensure that any complaint is made to the correct party, and all relevant information is supplied so that it can be fully investigated and resolved.

If a complaint relates to the nature or content of CDR information, then Experian may need to refer the matter to the Data Holder or Data Recipient (as relevant) as Experian may not be able to respond to the substance of the complaint. If this is the case, Experian will advise you of this.

If a complaint relates to the service provided by Experian such as the manner in which Experian has handled the data it may be beneficial to complete the online form ([here](#)). You should provide your full name, contact details, the nature of the complaint, type of information shared, who it was shared from (Data Holder) or shared with (Data Recipient) and the nature of the resolution required.

Alternatively, you may submit a complaint by writing to us at:

Experian Open Data Solutions
Postal Address: PO Box 7405
St Kilda Rd Melbourne VIC 3004

As per Experian's [complaint handling process](#) we will address complaints as quickly and efficiently as possible. We encourage any concerns to be raised to us as soon as they are identified so we can respond appropriately and avoid the matter escalating unnecessarily. We will endeavor to acknowledge receipt of a complaint within two business days and provide a written response within 30 days (provided we have all necessary information). In cases where further information, assessment or investigation is required, we will seek to agree on an acceptable alternative time frame.

The outcome of a complaint is highly reliant on the nature of the issue and how/when it arose but may include an apology for a disruption or shortcoming in the service provided by Experian or resupplying the service. If a complaint relating to Experian's actions continues to be unresolved or is not resolved satisfactorily, there may be the option to refer the matter to:

- the Australian Financial Complaints Authority (AFCA). AFCA is a free and independent complaint resolution service that may be available to individuals and small businesses; or
- the Office of the Australian Information Commissioner (OAIC).

Please note that organisations that are participants in the CDR regime (Data Holders and accredited data recipients) will be members of AFCA or a similar external dispute resolution scheme. While some Trusted Advisers (such as mortgage brokers) will also be covered by AFCA, others (such as accountants and solicitors) may offer dispute resolution services through their industry representative body.

If you require a free, printed copy of this policy, or have any enquiries relating to this policy or Experian Open Data Solutions please contact us at: cdr@experian.com

