



Experian Australia Pty Ltd Consumer Data Right (CDR) Policy

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1. Introduction

The Consumer Data Right (CDR)

CDR gives you more control over your data, enabling you to share your data held by an institution (data holder) with an accredited data recipient or specific third parties as permitted under the CDR laws (the Competition and Consumer Act 2010 and the Competition and Consumer (Consumer Data Right) Rules 2020).

The CDR is jointly regulated by the Australian Competition and Consumer Commission (ACCC) and the Office of the Australian Information Commissioner (OAIC).

Experian Australia is a leading global information services company, providing data and analytical tools to our clients. At Experian, we unlock the power of data to create opportunities, improve lives and make a difference to society.

Experian is not a data holder. It is an accredited data recipient. However, although Experian is an accredited data recipient it currently offers a CDR service as an outsourced service provider (OSP). This means Experian receives and uses your CDR data that you have agreed to provide to an accredited data recipient, such as a bank, from whom you are applying for a product or service, to provide our CDR service to the bank.

In this Policy, Experian, us, we or our means Experian Australia Pty Ltd and this policy sets out its treatment of CDR data in its capacity as an OSP.

This policy describes your rights under the CDR laws. [View more information and your rights](#)

2. Scope

This policy details how Experian Australia manages CDR data and describes your rights under the CDR laws.

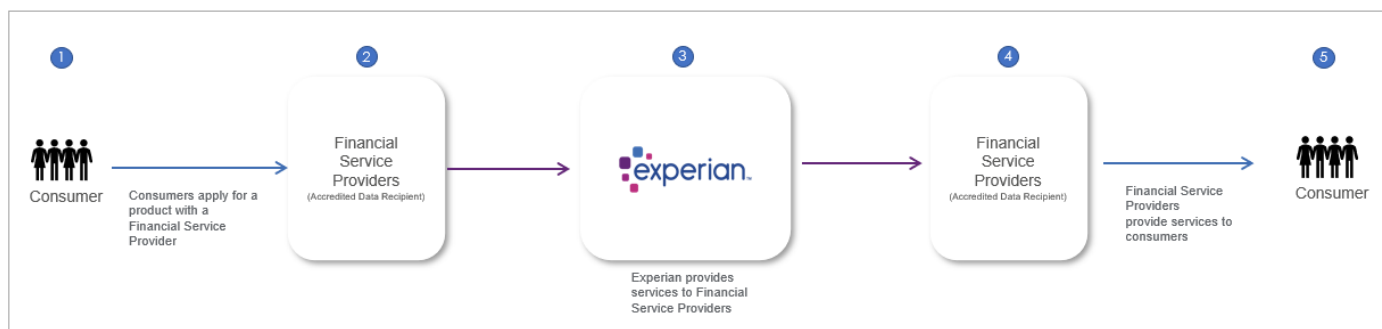
We may, from time to time, review and update this policy, including taking into account new or amended laws, new technology and/or changes to our operations and practices. All CDR data processed by Experian will be governed by the most recently updated policy. Please regularly check this policy so that you are aware of these updates and changes.

3. Use of data

Experian will use and share your information with your consent. In providing our services we automate the categorisation of digital banking transactions for our clients. These clients might provide services to you, such as:

- Presenting you with more meaningful information in your on-line bank environment; or
- Automating the classification of banking transactions so they can assess your credit application.

Visual representation



Experian does not charge consumers for its CDR services.

4. What CDR data is held by Experian

Once Experian has provided its services to, or shared your data with, your service provider, provided you have given your consent to your service provider for us to retain your de-identified CDR data, Experian will only retain minimal transaction information that does not identify you. This non-identifiable information is used to improve and enhance the products and services Experian provides to its clients.

Experian may hold your CDR data for a time required by your service provider for us to provide them with our service. Experian does not retain identifiable CDR data for its own purposes.

5. Consent management

Experian is only acting as an OSP to your service provider so does not manage consumer consents. Please refer to your service provider who has requested you to share your CDR data for information relating to consents.

6. Disclosing your data Third Parties

Experian will only disclose your CDR data to the third parties nominated by you in line with your consent. We will disclose your data to the following categories of third parties:

Accredited Data Recipients (ADR)

An ADR is an entity that has been accredited by the ACCC to receive your data from a data holder – only after you have given your consent. The accredited data recipient then uses your data for the purpose you requested. [View more information on ADRs](#)

Experian will only:

- Use your information for the purpose consented by you; and
- Disclose your information to the accredited data recipient (and where applicable to that accredited data recipient’s outsourced service provider) nominated by you for the purpose of providing their services to you.

An example of an accredited data recipient is a financial service provider such as a bank or lender.

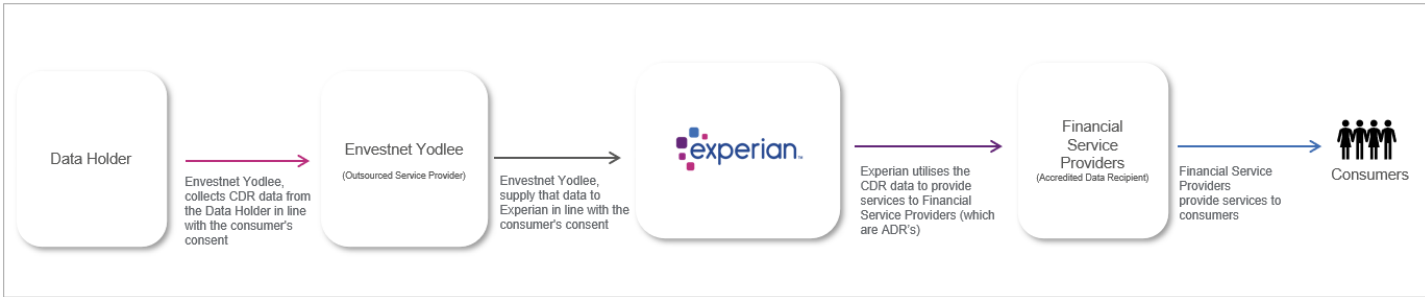
Outsourced Service Providers (OSP)

An OSP is an entity contracted by an accredited data recipient to provide certain services, such as collecting CDR data from data holders, or providing certain value-added services to an accredited data recipient.

Experian has appointed the following outsourced service providers for the following purposes, and has a CDR outsourcing arrangement with them:

Entity name	Accreditation status	Services provided	Classes of CDR data collected	Location
Envestnet Yodlee	ADR	Envestnet Yodlee collect CDR data from data holders on behalf of Experian and its clients.	Customer data, such as your name, occupation, and contact details Account data, such as your account number, account type and account balance name Transaction data, such as the incoming and outgoing transactions and the amounts, dates and the descriptions of transactions.	Australia

Visual representation



7. How to access your CDR data

There are procedures in place for dealing with and responding to requests for access to CDR data held about you. As noted above as an OSP Experian will not hold your CDR data so will direct you to the relevant data holder or data recipient.

For information on this please use the contact details provided below.

Email	cdr@experian.com
Mail	Experian CDR Level 7, 118 Mount Street North Sydney NSW 2060

Please provide sufficient information so that we can adequately assess the matter and direct you to the most appropriate party. We will respond to you to let you know the appropriate action, and if you are not satisfied, you will have the opportunity to lodge a complaint.

You can also refer to our [Privacy Policy](#) for further information about how to access any Personal Information held by Experian.

8. How to request a correction of your CDR data

As noted above Experian will not hold your CDR data. Please refer to the relevant data holder or accredited data recipient to make any correction request.

For information on this please use the contact details provided below.

Email	cdr@experian.com
Mail	Experian CDR Level 7, 118 Mount Street North Sydney NSW 2060

Please provide sufficient information so that we can adequately assess the matter and direct you to the most appropriate party. We will respond to you to let you know the appropriate action, and if you are not satisfied, you will have the opportunity to lodge a complaint.

To correct any Personal Information held by Experian about you, please refer to our [Privacy Policy](#) for further information.

9. Deletion and de-identification of CDR data

Experian is only acting as an OSP to your service provider and does not retain identifiable CDR data, because of this we are unable to delete CDR Data. Please refer to your service provider who has requested you to share your CDR data for information relating to CDR data deletion.

After providing our services to your service provider, Experian will only retain de-identified CDR data where you have consented to Experian retaining the de-identified data. Experian retains consented deidentified data for the purposes outlined in 4. above.

Once your data has been de-identified, you would not be able to request to have the de-identified data deleted. This is because data that is deidentified is no longer attributed to you.

We note we may retain CDR Data if required under Australian law, a court/tribunal order, or where it relates to any or anticipated:

- Legal proceedings
- Dispute resolution proceedings to which Experian are a party

10. Data storage practices

Your CDR data is held in Australia by electronic means by cloud hosting service providers. The CDR data is only accessible by authorised Experian employees who are trained in security and data handling policies and protocols.

As a global leader, Experian recognises and acknowledges the importance of keeping the data that it holds secure and protected from unauthorised access. We adhere to international and industry standards around data privacy and protection. Access to your information is only provided to those employees who need to have access to perform their role.

We have procedural safeguards in place for CDR data and take reasonable steps to ensure that your information is protected from misuse, interference, loss and unauthorised access, modification, and disclosure.

Experian will not send, store, or process your CDR data overseas without your explicit consent. Experian adheres to its policy of keeping CDR data within Australian-based secure data centres.

11. Complaint management

If you are dissatisfied with a product, service, channel, policy or process as it relates to Experian's provision of CDR services involving your CDR data, you can submit a complaint at any time via one of the channels on the next page:

Email	cdr@experian.com
Mail	Attention to: Complaints Experian Australia Pty Ltd PO Box 7405 St Kilda Rd Melbourne VIC 3004

For us to respond to your complaint quickly and accurately, you will need to supply the following information:

- Name and surname
- Your preferred contact details
- The details of your complaint including the resolution expected
- Any supporting documentation available as this will assist with our investigation and resolution of the complaint

We will acknowledge your complaint within one business day of receiving it, or as soon as practicable. When acknowledging your complaint, we will consider the method used by you to lodge your complaint and any preferences that you may have expressed about your preferred communication methods.

Once the necessary information has been received, we will investigate and ascertain if the complaint relates to services provided by Experian or data or services provided by another party such as:

- An outsourced service provider
- A data holder, or
- A data recipient.

This process may take up to 5 working days to investigate.

If the complaint relates to data sent from the data holder, accredited data recipient or other OSP, we will advise you of this so you can refer the matter to the appropriate party.

Experian will attempt to provide a response to your complaint within thirty (30) calendar days after receiving the complaint. If your complaint remains unresolved after thirty (30) calendar days, you will be advised about:

- The reasons for the delay and that more time is required to investigate your complaint
- Your right to complain to AFCA if you are dissatisfied, and the contact details for AFCA

Once your complaint has been investigated, you will receive a response informing you of:

- The outcome of your complaint; and
- If you are dissatisfied with our response, your right to lodge a complaint with the Australian Financial Complaints Authority (AFCA), our external dispute resolution body:

Online	www.afca.org.au
Email	info@afca.org.au
Phone	1800 931 678
Mail	Australia Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

Please include the following reference in your discussions with AFCA:
Member number and name: 91671 Experian Australia Pty Ltd

12. Data breaches

While information is the foundation for providing you with superior service, protecting the privacy of your personal information is of the highest importance to us. We believe that responsible stewardship of the personal information entrusted to us is crucial in developing and maintaining the public trust which in turn is essential for our continued success.

As noted above Experian does not hold identifiable CDR data. In the unlikely event of a data breach involving personally identifiable CDR data (such as where an unauthorised party accesses CDR data) Experian will take the appropriate steps to notify any individuals concerned in accordance with the requirements under the Notifiable Data Breach Scheme. This will allow those individuals to take any appropriate action that may be required to mitigate any damage or loss that may be caused by the data breach. Where such a breach is an 'eligible data breach' under the Notifiable Data Breach Scheme we will also notify the Office of the Australian Information Commissioner and the Australian Cyber Security Centre if required.

13. Availability of policy

This policy is available via our website experian.com.au or if you require an electronic or hard copy of this policy, please contact us at cdr@experian.com