loans.com.au

Consumer Data Right Policy

Effective: 9th November 2026 | Version 1



Table of Contents

1 Overview of the Consumer Data Right 3

1.1 About this policy 3

1.2 What is the Consumer Data Right? 3

1.3 What data can be shared 3

1.4 Voluntary data 3

2 Sharing your data 4

2.1 Who can share 4

2.2 How sharing works 4

2.3 Managing and stopping sharing 4

3 Corrections, records and complaints 5

3.1 Correcting your data 5

3.2 Copies of your records 5

3.3 Complaints 5

1 Overview of the Consumer Data Right

1.1 About this policy

This policy explains how Firstmac Limited (we, us) manages Consumer Data Right (CDR) data as a data holder for products under our Firstmac, LJH, MCCA and LCA brands [CONFIRM full brand names]. It explains what data you can share, how sharing works, how to correct your data and how to make a complaint.

We may update this policy from time to time. You can locate the most recent version of the policy on our website and you can ask us to send you a copy at any time.

This policy is separate from our Privacy & Credit Reporting Policy. That policy explains how we handle personal information, including your rights to access and correct it.

1.2 What is the Consumer Data Right?

The CDR gives you the right to share data we hold about you with businesses accredited by the Australian Competition and Consumer Commission (ACCC). For example, you might share your loan data with a comparison service or another lender to help you find a better deal.

Sharing is your choice. You decide what data is shared, who it is shared with and for how long. We only share your data with your authorisation.

The CDR is set up under the Competition and Consumer Act 2010 (Cth), the Competition and Consumer (Consumer Data Right) Rules 2020 and the Consumer Data Standards. It is regulated by the ACCC and the Office of the Australian Information Commissioner (OAIC).

1.3 What data can be shared

Product data

Product data is general information about the products we offer, such as interest rates, fees and charges, features, terms and eligibility criteria. It is publicly available and does not include information about you.

Your data

If you are eligible, you can share:

- customer data: your name and contact details, and information you gave us about your eligibility when you took out the product. For a business, this includes business details such as ABN and business type. It does not include your date of birth;
- account data: such as your account name, number and balance, and any direct debits or scheduled payments;
- transaction data: such as the date, amount and description of transactions on your account; and
- product data about your account: such as your interest rate, fees and features, including any you negotiated with us.

You can share transaction data for up to 2 years back. Data about closed accounts cannot be shared.

1.4 Voluntary data

We do not currently accept requests for voluntary product data or voluntary consumer data.

2 Sharing your data

2.1 Who can share

You can share your data if you:

- are 18 or over;
- hold an open account with us in your name alone; and
- have online access to that account

You cannot currently share data about joint accounts, accounts held by a company, trust or partnership, or through a secondary user or nominated representative. We will update this policy if this changes.

2.2 How sharing works

1. The accredited business asks for your consent to collect your data.
2. They send you to us. You confirm your identity using a one-time password to via SMS. We will never ask for your online banking password.
3. You choose which accounts to share and confirm the data and the sharing period. Sharing can be one-off or ongoing for up to 12 months.
4. We then share the data securely with the accredited business.

We do not charge a fee for sharing your data.

2.3 Managing and stopping sharing

You can view and manage your sharing arrangements in your data sharing dashboard. It shows what data we shared, when we shared it and who we shared it with.

You can stop sharing at any time through your dashboard or by calling us on 13 10 90, and we will notify the accredited business.

Stopping sharing with us does not affect what the accredited business does with data it has already received. Contact them or read their CDR policy for that.

3 Corrections, records and complaints

3.1 Correcting your data

To ask us to correct your CDR data, please contact us using the details below. We will investigate your request and notify you within 10 business days that we have corrected your data or provide you with reasons why the correction was unnecessary.

3.2 Copies of your records

You can ask us for copies of our records about your sharing arrangements and CDR complaints. We will provide them free within 10 business days.

3.3 Complaints

You can complain at any time about how we handle your CDR data or meet our CDR obligations. Contact us using the details below and provide your name, contact details and account number. Following reporting:

- We acknowledge your complaint within 24 hours.
- A person with the right knowledge and authority investigates it.
- We will provide our response, with reasons, within 30 days.

Depending on the outcome, we may correct your data, give you an explanation or apology, or offer another appropriate resolution.

If you are not satisfied with our response, you can contact the Australian Financial Complaints Authority (www.afca.org.au, info@afca.org.au or 1800 931 678).

If your complaint is about your privacy or how we handle your CDR data you can also contact the OAIC (www.oaic.gov.au, 1300 363 992).

3.4 Contact us

- **Phone:** 13 10 90, 7am to 7pm Monday to Friday (AEST)
- **Email:** customercare@loans.com.au
- **Post:** Customer Relations, loans.com.au, GPO Box 7001, Brisbane QLD 4001