



Our commitment

We value your trust in us as a Member-owned entity. The security of your personal information is our priority. We are committed to complying with the privacy legislation when we collect, hold and manage the information that may allow others to identify you. Please see our Privacy Policy on our website – www.nicu.com.au.

Consumer Data Right (CDR)

The CDR or Open Banking provides you with rights to data that relates to you, to help you compare products and services. Open Banking is being rolled out in phases. We will update this document as Open Banking progresses.

Open Banking allows you to share of your information with third parties, such as Fin Techs or other banks. These third parties are known as Accredited Data Recipients, who have been accredited by the Australian Competition and Consumer Commission. Open Banking is subject to privacy safeguards in data collection, use and disclosure. This Policy sets out how open banking and those safeguards work. Please see our website – www.nicu.com.au – for the most up to date version.

Data available under the CDR

NICU provides information about our products and services. These describe the different accounts or non-cash payment services, any restrictions, and relevant interest rates.

The personal information which is included under the CDR only includes information for accountholders who are adults, where that information can be accessed by the accountholder or an authorised signatory online. If you give your consent an Accredited Data Recipient to have NICU share your personal information, this information can include:

- Accountholder names and contact details, and occupation
- Business accounts if the account is held in your name, and information about that business
- The products and services you have with NICU, and account balances
- Transaction information, including automated payments
- Payees that you have used in Online Banking.

Please note that transactional data earlier than 1 January 2017 is not available under the CDR.

How you can consent to data disclosure

You may want to share data with an Accredited Data Recipient so they can provide you with a product or service. You give your consent to that Accredited Data Recipient. You then notify NICU that you have given your consent. When this option is available to you we will advise as to how you provide your consent.

We will ask you which product and service information you want to share. You then authorise NICU to share that information. Please note, you need to review or refresh your consent and authorisation every 12 months, if you have not withdrawn your consent and authorisation.

When NICU has disclosed your personal information to the Accredited Data Recipient, we update your Consumer Dashboard. We will be making a Consumer Dashboard available to you by logging onto Online Banking. We also email all accountholders of the disclosure, unless such notification threatens physical or financial harm or abuse. The email sets out:

- What CDR data was disclosed, including a data range, and the frequency for ongoing disclosure if applicable
- When the CDR data was disclosed
- The Accredited Data Recipient of the CDR data.

Data quality

NICU aims to keep your information accurate, up to date and complete. This means your disclosed data may not include account and services which have been cancelled or closed. If you are concerned that incorrect or inaccurate data has been disclosed, contact the Privacy Officer on 6763 5111 or by email at PrivacyOfficer@nicu.com.au. We will send you an acknowledgement of receipt of your contact to us, and we will provide you with a response within 5 business days. If the data is incorrect, we correct it. If we believe it is correct, we supply you with an explanation. In some cases we may disclose your data with a qualifying statement: if you have raised an e-payments inquiry, and that investigation has not concluded when the data disclosure is made, we will provide a qualifying statement to accompany the data disclosure.

Making a complaint

We offer an internal complaint resolution scheme which any customer can access at any time without charge if they are concerned about an interference with their privacy. You can make a privacy complaint in person at one of our branches, by calling us on 02 6763 5111, or via email at PrivacyOfficer@nicu.com.au. In order to lodge a complaint, we need to be able to identify you and the nature of your complaint or concern. We will ask you for:

- Your full name, NICU Membership number and current contact details
- The relevant disclosure request and Accredited Data Recipient

- The details of your complaint (such as account information disclosed in error).

If you are not satisfied, we will advise you how to contact AFCA, our external dispute resolution scheme provider. See our Complaints factsheet at [www.nicu.com.au/Contact us/Making a complaint](http://www.nicu.com.au/Contact-us/Making-a-complaint).

APIs

The NICU Product Reference Data API is as defined by the [Australian Consumer Data Standards](#) and supports all features.

Open Banking APIs are designed in accordance with the Australian Consumer Data Standards. These facilitate third parties obtaining information about all of NICU's savings and transaction accounts, and our credit cards. Data for other products will be added over time. Product information such as interest rates, fees, features, eligibility and other general information may change over time without notice. You can also check our product information via our website – www.nicu.com.au.

NICU's Product API allows developers to access our products. Please copy and paste the URL to your browser:

<https://nicu.prd.cdr.systems/csd-au/v1/banking/products>

NICU's Product Details API provides product-specific information including eligibility, fees, interest rates and features.

Please copy and paste the URL to your browser: [https://nicu.prd.cdr.systems/csd-au/v1/banking/products\[Product ID\]](https://nicu.prd.cdr.systems/csd-au/v1/banking/products[Product ID])

To obtain detailed product information, add the Product ID where indicated. The Product ID is located in the data provided in the Product API.

For troubleshooting technical issues or queries on APIs, please contact us info@nicu.com.au.

For technical specifications and code samples, see: <https://consumerdatastandardsaustralia.github.io/standards/#get-products>