

Consumer Data Right Policy

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The Consumer Data Right ('CDR')

The CDR is an opt-in service that enables you to share your information using secure automated data technology. Under the CDR:

- certain banks and non-bank lenders (**'Data Holders'**) are required to make available generic product data that does not relate or apply to any identifiable individual or business (**'Product Reference Data'**); and
- eligible customers may allow Data Holders to make specified data that relates to them (**'Consumer Data'**) available to trusted third parties (**'Accredited Data Recipients'**).

For the purposes of the CDR, PowerTorque Finance operates as a brand under the designation of Toyota Finance Australia Limited (ABN 48 002 435 181) as a Data Holder.

As a Data Holder, our obligations include, but are not limited to:

- sharing our Product Reference Data in relation to certain products;

- transferring a customer's Consumer Data to an Accredited Data Recipient upon receiving a valid request from the customer and obtaining authorisation from the customer;
- allowing our customers to manage their Consumer Data authorisations; and
- correcting a customer's Consumer Data following a request by the customer.

About this policy

This policy provides information about how PowerTorque Finance manages data under the CDR and describes how you can access and correct your CDR data, or make a CDR-related complaint, if needed.

Please refer to our [PowerTorque Finance Privacy Policy](#) or call us on 137 800 for further information on how we collect, use, hold and disclose your personal information, as well as ensuring the quality, integrity and security of your personal information under applicable privacy laws more generally.

We may make changes to this CDR policy from time to time. You can always find the most up-to-date version on our website, and you can ask us to send you a copy of the latest version electronically or in hard copy.

Consumer Data that PowerTorque Finance will share under the CDR

PowerTorque Finance accepts requests for the sharing of Consumer Data that is required or mandated to be shared under the CDR legislation.

We are required to make specific types of Consumer Data available under the CDR, including:

- Personal information, such as:
 - phone number,
 - email address,
 - mail address,
 - residential address
- Account information about your use of a product included in the CDR:
 - name of account,
 - type of account,
 - account balance,
 - account number,
 - interest rates,
 - fees,

- account terms,
- account mail address, and
- Transaction Information about your use of a product included in the CDR:
 - descriptions of the credits and debits on your loan account,
 - amounts of credits and debits on your loan account,
 - dates of credits and debits on your loan account.

Sharing your consumer data

How and when can you share your consumer data?

You can authorise us to share your PowerTorque Finance Consumer Data only with data recipients who have been 'accredited' under the CDR regime to receive Consumer Data. You must also be eligible for data sharing, which requires, among other things, that you have at least one open contract with PowerTorque Finance at the time of providing authorisation.

For example, if you apply for a loan with another non-bank lender and they request to see data on your PowerTorque Finance loan as part of your assessment, you can give us permission to share your PowerTorque Finance Consumer Data relating to that account with them, if they are accredited to receive data under the CDR.

If you authorise us to share your PowerTorque Finance Consumer Data as described above, it will be disclosed, in machine-readable form, to the Accredited Data Recipient through the secure CDR data sharing service.

Will your consumer data only be shared with your consent?

Yes. Under the CDR, we will only share your PowerTorque Finance Consumer Data with an Accredited Data Recipient if you give us permission to do so, unless otherwise required by law. Your consent will be recorded in your consent management dashboard, which is accessible via the 'Data Sharing' link available in your PowerTorque Finance online portals.

You have access to a consumer dashboard, which is a tool that allows you to view and manage your data sharing arrangements. It provides a centralised view of your consent status, enabling you to see and manage your consents for the collection and use of your consumer data ('**Consumer Dashboard**').

You may withdraw your consent for us to share your Consumer Data at any time by revoking your authorisation via the Consumer Dashboard. The Consumer Dashboard will be instantly updated highlighting that the consent is inactive and data is no longer shared. You can still access the historic data sharing activity by viewing details of the

consent which has been revoked. When you withdraw your permission for us to share your Consumer Data within the Consumer Dashboard, we will not send you a separate notification of this.

Accessing and correcting your CDR data

How can you correct your CDR consumer data?

You can update or correct your Consumer Data by emailing finance@powertorquefinance.com.au.

We will acknowledge your request as soon as possible. Within 10 business days of your request, we will let you know in writing that we have corrected your data or provide you with a reason why we thought correction was unnecessary or inappropriate.

How can you access personal information we hold about you?

If you are an individual, you also have the right to access and correct personal information PowerTorque Finance holds about you. Refer to our [Privacy Policy](#), which sets out further information about how to seek access to your personal information that we hold. We will always give you access to your personal information unless there are certain legal reasons why we can't.

Resolving concerns

What do you need to do?

A complaint can be made at any time. If you have a complaint concerning any matters covered in the CDR Policy, the way we handle your CDR data, or our compliance with our obligations in relation to CDR, please tell us as soon as possible. To assist us in resolving your complaint, we may require you to provide particular details including your name, account number, contact details, information relating to your complaint and your desired outcome by making the complaint.

Complaints can be made by contacting us at:

- Email: financecomplaints@powertorquefinance.com.au
- Telephone: 1300 074 555
- Post: PowerTorque Finance Customer Solutions Department, PO Box 9215, Scoresby VIC 3179

What will happen next?

We endeavour to respond to you within one business day to acknowledge the complaint. We will try to resolve your complaint within 30 calendar days and write to you to explain the reasons for our decision. When this is not possible, we will contact you and let you know how long it will take for us to resolve your complaint.

We aim to resolve your complaint fairly, which may involve providing assistance or correcting data, depending on the situation.

If your complaint about our handling of your CDR data is not satisfactorily resolved, you can:

- contact us at financecomplaints@powertorquefinance.com.au to discuss your concerns;
- contact the Australian Financial Complaints Authority (a free of charge, external dispute resolution scheme) at afca.org.au or by calling 1800 931 678, or emailing info@afca.org.au;
- lodge a complaint directly with the Office of the Australian Information Commissioner via this [form](#) or calling 1300 363 992.

Contacting us

If you have a question about our CDR Policy or require any assistance, contact us at:

- Email: finance@powertorquefinance.com.au
- Telephone: 137 800
- Post: PowerTorque Finance Customer Solutions Department, PO Box 9215, Scoresby VIC 3179

You can contact us without identifying yourself or by using a pseudonym. However, if you do not identify yourself or provide your contact details, we may not be able to respond to certain queries that require further identification.

If you contact us on behalf of another person, we will require evidence of your authority to act on behalf of that other person.

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