

# Consumer Data Right Policy

PayPal Australia Pty Ltd

Effective Date: October 2022



## About Us

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This Consumer Data Right Policy (**Policy**) applies to PayPal Australia Pty Ltd (**PayPal Australia**). In this Policy, “we”, “us” or “our” means PayPal Australia and “you” means PayPal Australia consumers with a personal account, business account or PayPal working capital.

## About the Consumer Data Right

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The Consumer Data Right (**CDR**) was introduced by the Australian Government to provide consumers with rights to access specified data that relates to them (**CDR data**) held by organisations (**data holders**); and allow them to authorise the sharing of that CDR data to other third parties (**accredited data recipients**). PayPal Australia is a data holder under the CDR regime.

The CDR is designed to give you greater control of your data, allow you to more easily compare between service providers and encourage innovation and transparency in the Australian economy.

The CDR process, which is legislated by the *Competition and Consumer Act (2010)* and the *Competition and Consumer (Consumer Data Right) Rules (2020)* (**CDR legislation**), is jointly regulated by the Australian Competition and Consumer Commission (**ACCC**) and the Office of the Australian Information Commissioner (**OAIC**).

## About this policy

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This Policy explains how we manage CDR data – specifically, how you can authorise accredited data recipients to receive your CDR data from PayPal Australia.

CDR data that contains your personal information is also governed by the *Privacy Act 1988* (Cth). If you want to know more about how we handle your personal information, please see PayPal Australia’s [Privacy Statement](#).

We may update this 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 an electronic or hard copy of the latest version.

### What is CDR data?

To provide PayPal Australia’s digital wallet services, we hold data about you in our systems.

“CDR data” is generally information we hold in a digital form about you, your use of the product we supply to you and about the product itself. CDR data includes:

- Consumer data: information that relates to you, accounts you hold with us and any transactions relating to that account, and product-specific data in relation to certain products we provide you.
- Product data: information that identifies or describes the characteristics of the product, such as product type, product name, associated fees, eligibility requirements and terms and conditions.

We will only share CDR data related to digital wallet accounts based in Australia that we’re required to share under the CDR legislation, and we won’t share this data unless we have your consent. We will not charge a fee for responding to or actioning a request to share your CDR data.

PayPal Australia does not currently accept requests for voluntary CDR data. Voluntary CDR data is defined as information we may choose to provide, but we are not legally required to provide by law.

## How can I share my CDR data?

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You can instruct us to share your CDR data with an accredited data recipient. To find providers who are accredited under the Consumer Data Right, please refer to [www.cdr.gov.au/find-a-provider](http://www.cdr.gov.au/find-a-provider).

To do this, you'll need to give your consent to the accredited data recipient to collect your PayPal Australia CDR data (on their site or app), and then they'll redirect you to PayPal Australia.

We'll ask you to enter the mobile number you have registered with us before sending you a one-time password.

### Important:

- Only customers of ours who have an open PayPal Australia personal account or business account will be eligible for data sharing.
- We will never request for you to enter your PayPal Australia password as part of the authentication process, in line with the requirements of the CDR regime. This also applies to customers who have enabled the '2-step verification' security setting option for login into their account.
- We will check that the accredited data recipient requesting your CDR data has an active accreditation status in the CDR register, prior to sharing your CDR data.

## Accessing and managing your CDR consumer data

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Within your PayPal Australia personal account - go to your account settings, select "Data & Privacy," and "Permissions you've given." There you can view a summary of what data was shared, and you can easily withdraw that authorisation with a few quick clicks from the same section.

Within your PayPal Australia business account – go to your account settings, select "Account Access" and "Permissions given to other apps and sites." There you can view all of the authorisations that you or other CDR nominated representatives have given (in relation to your business account and / or PayPal Working Capital), and by clicking on "Details" you can see further information such as when the authorisation was granted, and for what data. You can easily withdraw that authorisation with a few quick clicks from the same section.

You can also call our customer support team for assistance with withdrawing your authorisation, using the contact details here: [Contact Us](#).

## Correcting your CDR consumer data

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It's important to keep your profile information current for your PayPal experience, as well as to ensure that we can provide accurate CDR data, if you consent to it being shared. If you believe CDR data shared with an accredited data recipient on your behalf was inaccurate, incomplete or out-of-date, you may review and edit your information directly by logging into your account, or you may [contact us](#) for assistance.

If you'd like for your updated data to be shared, please contact the original accredited data recipient to make another request.

You may [Contact Us](#) to request a correction of your consumer data that we hold at any time. We will respond in writing to all CDR requests for correction within 10 business days, and we will inform you of our investigation and whether the CDR data was accurate, or a correction of your CDR data needs to be made. We may also provide you with a notice of why we thought a correction was unnecessary or inappropriate. No fees will be charged for this service. If you are not satisfied with the response received, you can make a complaint to us – please refer to the process below.

## Circumstances where we may deny your requests for CDR data

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We strive to honour CDR data requests. However, there may be times when we believe sharing such data may cause harm, such as when our standard monitoring practices indicate suspicious activity or potential fraudulent behaviour.

Under these circumstances, we may deny the request.

## Retaining and requesting your CDR records

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You may [Contact Us](#) to request copies of your CDR records, which provide a summary of the following information:

- authorisations you gave to disclose CDR data to accredited data recipients;
- withdrawals of authorisation to disclose CDR data;
- the disclosure of CDR data in response to CDR requests; and
- information related to any CDR-related complaints that you have made.

## Lodging a complaint

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If at any time you are dissatisfied with how we handled your CDR data, you can lodge a complaint using the contact details provided below:

Email:	<a href="mailto:auexecutiveescalations@paypal.com">auexecutiveescalations@paypal.com</a>
Phone:	1800 073 263 (within Australia, landline only) or +61 2 8223 9500 Support Hours are available on our <a href="#">Contact Us</a> page.
Mail:	Customer Advocacy Manager PayPal Australia GPO Box 351 Sydney NSW 2001

When making your complaint, please include as much detail as you can regarding your complaint (including key dates, times or events) and provide supporting documentation if applicable or where possible. We may require additional details from you regarding the specific nature of your complaint or other information we think may help us resolve the issue for you.

Our aim is to acknowledge your complaint as soon as practicable and generally within one business day. We aim to resolve all complaints that are referred to our Complaints Handling team within 30 days of you initially making the complaint. This may not be possible in all circumstances. In the exceptional event of a delay where we're unable to provide you with a final response within 30 days, we'll tell you the reason for the delay, give you a date you can expect to hear an outcome and continue to provide you updates on progress.

Our Complaints Handling team are here to find a solution for you. When making a decision on the matter, we will consider what is fair and reasonable, as well as our obligations under applicable legislation, including the CDR legislation, privacy laws and relevant industry guidelines. We will provide you with a response informing you of the final outcome of your complaint and your right to take the complaint to the Australian Financial Complaints Authority (AFCA) or OAIC for Privacy related matters.

## Other recourse

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PayPal Australia is a member of AFCA, an independent external dispute resolution scheme covering applicable Australian customers. If you are not satisfied with the outcome of your complaint, you may wish to contact AFCA:

Email:	<a href="mailto:info@afca.org.au">info@afca.org.au</a>
Phone:	1800 931 678 (free call)
Mail:	Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

For more information on AFCA, please visit [www.afca.org.au/](http://www.afca.org.au/).

If your complaint is specifically about your privacy or how we handled your CDR data, you may also contact the OAIC:

Online:	Submit an online form here: <a href="https://www.oaic.gov.au/about-us/contact-us/">https://www.oaic.gov.au/about-us/contact-us/</a>
Phone:	1300 363 992
Mail:	Office of the Australian Information Commissioner GPO Box 5218 Sydney NSW 2001

For more information about the OAIC, please visit [www.oaic.gov.au/](http://www.oaic.gov.au/)

## Contact us

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If you have any questions regarding your CDR data, or if you wish to receive an electronic or hard copy of this policy, please [Contact Us](#).

For more information about the Consumer Data Right, please visit Australia’s Consumer Data Right [website](#).

## Customers with accessibility requirements

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We take our commitment to provide accessible services for our customers seriously. This CDR Policy is available in English (with font size adjustments of webpage available via the browser).

If you would like additional support such as an interpreter or have any other accessibility requirements, please [contact us](#) using the details above or let us know when raising your complaint. There is no additional cost to you.

If you’re deaf or have a hearing or speech impairment, the National Relay Service can help you to speak with us over the phone:

<a href="#">TTY or voice</a> call 133 677, then ask for 1800 073 263	<a href="#">Speak and listen</a> call 1300 555 727, then ask for 1800 073 263	<a href="#">SMS Relay</a> Text 0423 677 767
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For more information, visit the National Relay Service.