



CONSUMER DATA RIGHT POLICY

Issued by Wise Australia Pty Ltd (ACN 616 463 855)

Australian Financial Services licence number 513764

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1. What is the Consumer Data Right?

The Consumer Data Right (CDR) is a law which allows you to safely share specific data (CDR data) related to you or your business with organisations accredited by the Australian Competition and Consumer Commission (ACCC).

2. About this policy

At Wise, we care about your data and aim to ensure appropriate access and control. This CDR Policy is designed to help you understand how we handle your CDR data and provides information on how you can access, authorise a transfer of, and correct the CDR Data we hold about you. It also explains how you can make a complaint about how we handle your CDR Data.

This CDR Policy is issued by Wise Australia Pty Ltd ("Wise", "we", "us") ACN 616 463 855. Wise holds an AFSL (number 513764) which allows us to offer non-cash payment products and foreign currency (FX) contracts (referred to as Wise products). As a data holder of CDR data, Wise is obliged to transfer the data to an accredited data recipient at the consumer's request.

It's important to note that in addition to this CDR Policy, there may be other notices that apply to you based on whether you interact with us as an individual consumer or a business customer.

For instance, we encourage you to also read our [Privacy Policy](#). Our Privacy Policy provides more information about how Wise manages your personal information. By reviewing both policies, you will gain a deeper insight into our approach to protecting your data and maintaining your privacy.

3. CDR Data

As a data holder under the CDR legislation, Wise is required to make specific CDR data available. We will only share the data required under the CDR legislation.

What is CDR data?

CDR data is information about Wise products that relate to you or your business. This includes information about you as a user of the Wise product, your use of the Wise products (for example account and transaction data), and product specific data.

How do I access my CDR data and authorise Wise to share my CDR data?

You can choose to share any available CDR Data with a ACCC-accredited organisation, also known as an Accredited Data Recipient (ADR).

You will need to give your consent to the accredited organisation to collect your Wise CDR data on their website or app first.

After providing your consent to the accredited organisation, you will be securely redirected to Wise to complete your authorisation:

- We will first ask you to authenticate yourself via an in-app push notification (or via SMS OTP)¹;
- We will then ask you to authorise us to share your selected CDR Data with the organisation for a certain period of time.

Once we have received your authorisation, we will share your Wise CDR data with the organisation in a machine-readable form for the time period authorised by you.

Will my CDR data only be shared with my consent?

We will only share your Wise CDR data with your consent. You can view all of the organisations you have given us permission to share your CDR data with under the 'Connected Accounts' section in your account settings on the Wise website.

How can I withdraw my permission?

If you would like to stop sharing your CDR data with a particular organisation, you can choose to 'Disconnect' the organisation from the 'Connected Accounts' section in your account settings on the Wise website.

How to correct your CDR data?

If any Wise CDR data is incorrect for you or your business, please contact us via <https://wise.com/help/contact> or +61 1800 849 247 to ask us to correct it.

If you have made such a request, we will confirm that we have received your request. We will then aim to correct CDR data as soon as possible, after which we will respond to your request in writing to confirm whether the correction was made, and if not, providing the reasons why. Note that we may need to verify the accuracy of the new data you provide to us.

4. Complaints

If you have any concerns about how we handle your CDR data or you would like to file a complaint, please contact us at:

- Online: <https://wise.com/help/contact>
- Phone: +61 1800 849 247
- Post: Wise Australia Pty Ltd %- TMF Corporate Services (Aust) Pty Ltd, Suite 1, Level 11, 66 Goulburn St, Sydney NSW 2000 Australia

Please share with us:

- Your customer details (such as your name and customer profile ID)
- Your contact details

¹ Note that we will use the push notification, generated through the Wise app to your registered device, as the default authentication method (if you use the Wise app) as we believe that this is the most secure authentication flow. You can choose to change your default authentication method to SMS OTP by logging into your Wise account via the Wise website.

- Information relating to your complaint or concern, including details on how we have handled your CDR data, and what you'd like us to do

Wise will endeavour to acknowledge receipt of your CDR complaint within 24 hours of receiving it or as soon as practical, and provide you with a response within 30 calendar days.

If you are unhappy with our response or how we have handled your complaint, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). They can be contacted at:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678
- Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If your complaint is about your privacy or how we handle your CDR data, you can contact the Office of the Australian Information Commissioner. They can be contacted at:

- Online: www.oaic.gov.au
- Email: enquiries@oaic.gov.au
- Phone: 1300 363 992
- Post: GPO Box 5218, Sydney NSW 2001