

Consumer Data Right (CDR) Policy

October 2023

VERSION CONTROL:

VERSION NO.	SUMMARY OF CHANGES	DATE	APPROVED BY
1	CovaU CDR Policy	October 2023	Charles Huang, CEO

About the Consumer Data Right

From November 2022, a new set of laws known as the Consumer Data Right **("CDR")** now applies to the Australian energy industry. CDR was first launched in July 2020 and was first apply to banking industry.

CDR is designed to make things more fair and more competitive for you as a consumer.

The Treasury leads the CDR Policy and works closely with two regulators: the Australian Competition and Consumer Commission (ACCC) who is responsible for the accreditation of providers and managing the CDR register. The Office of the Australian Information Commission (OAIC) regulates the privacy and confidentiality of the CDR. They also handle complaints and notifications of eligible data breaches relating to CDR data.

CovaU and the Consumer Data Right

CovaU Etc Ltd (CovaU) has been chosen as a data holder under the CDR (Provider number DH777808). This policy is relevant to CovaU as a data holder. Providers can only offer services using CDR once they obtained rigorous accreditation process from ACCC.

If you're a CovaU customer who qualifies, you can ask us (a Data Holder) to share the information we have about you and your energy account (known as CDR data). This CDR data can then be shared with approved third-party companies known as Accredited Data Recipients ("ADRs").

These ADRs can use this information to give you better details about different products and services that might interest you. It's all about giving you more control and better choices when it comes to your energy services.

About this policy

This policy explains:

- 1. how we handle your CDR Data.
- 2. your rights under the CDR legislation.
- 3. It also details how you can ask for access to or changes in your CDR data; and
- 4. how our complaint process works.

We'll keep this policy updated and will be published on our website. This policy was last updated in October 2023.

If you'd like an electronic or hardcopy of this policy, contact us and we'll provide you with one at no cost to you.

Who this policy applies to

This policy is relevant to you as an individual if you meet the following criteria, which classifies you as an 'eligible customer' for the purpose of this policy:

- You are a CovaU customer with an active residential or small business electricity account.
- Your account is held in the name of a single person, a joint account where you are either a primary or secondary account holder.
- You are over 18 years of age.
- Your electricity consumption under an existing contract has been less than 5 gigawatt-hours (GWh) over the past 12 months.
- If the contract has been in effect for less than 12 months, your estimated annual consumption must be less than 5 GWh.

It's worth noting that a single contract may cover multiple connection points or supply addresses, except if the relevant connection point or supply address is within an embedded network, unless it is in the on-market category.

What CDR data we hold on your behalf

Under the CDR regulations, as a data holder, we are required to hold specific types of data (CDR data) for sharing when requested.

This includes:

- Customer data, including your name, contact information, and supply address.
- Account and plan particulars, which encompass your account number, fuel type, product information,
- concessions, rebates, or grants.
- Billing, payment methods and invoice data
- Data from the Australian Energy Market Operator (AEMO), which includes metering data (usage data), National Meter Identifier (NMI) standing data, and information on distributed energy resources (DER).

We'll only share data that is required under the CDR (required consumer data) with your consent at no cost to you.

We currently do not accept requests for other types of CDR data which we are not required to share (voluntary consumer or product data requests).

Privacy and personal information

CovaU understand that privacy is important to our customers. We have process and measures in place to protect our customer's information as set out in the Privacy Act. If you want to know more about how we handle your personal information, please see our Privacy Policy **here**.

When we share your CDR data

You have the option to allow us to share your CDR data with an Accredited Data Recipients (ADR) who intends to offer you a product or service. If that ADR wants to use CDR data held by CovaU:

- The ADR will request your confirmation to share your CDR data which is held by CovaU.
- We'll then validate your identity by sending a verification code to the mobile or email address linked to your CovaU account.
- If you have multiple accounts, you will be prompted to select which specific CovaU account's data you wish to share with the ADR.
- We will inform you about the specific CDR data that will be shared and the duration of this sharing.
- You will be required to provide your consent and authorise us to share the specified CDR data with the ADR.

For us to share to share your CDR data, you need to be at least 18 years of age, have an eligible account with us, have an email registered and authenticated by us.

If you have informed us that you may be affected by family and domestic violence, or yet to provide us with your current situation, please contact us so we can update our records. This is to discuss details about sharing of your CDR data.

When we might decline to share your CDR data

We reserve the right to withhold the sharing of your CDR data with an ADR under any of the following circumstances:

- Declining to share your CDR data is essential for preventing physical or financial harm or deterring misuse.
- If we have reasonable grounds to believe that revealing some or all your CDR data would have an adverse impact on the security, integrity, or reliability of the relevant CDR systems.
- When your CDR data pertains to an account that is in a blocked or suspended status.
- When we are compelled to do so in compliance with the applicable CDR laws and data standards.

Accessing and stopping the sharing of your CDR Data

Once you grant CovaU permission to share your CDR data with an ADR, we'll provide you with an online data sharing dashboard at consent.cdr.covau.com.au.

This dashboard provides an overview of who you have authorised us to share your CDR data with and which ADRs have been authorised to receive your CDR data.

You can also use the dashboard to request that we stop sharing your data.

If you can't access the online data sharing dashboard, you can always contact us to provide you your CDR data or help you stop sharing it.

Correcting your CDR Data

If you believe that any of the CDR data shared by us is inaccurate, out of date or incomplete, contact us and we will try our best to fix it.

If the CDR data you'd like to correct is related to your customer details, account and plan specifics, and billing information:

- We'll acknowledge the receipt of your request either verbally or in writing;
 and
- Aim to correct your CDR data within 10 business days, and subsequently inform you in writing that we have either:
 - a) Rectified your CDR data; or
 - b) Determined that the correction was unnecessary or inappropriate, and why.

There are no fees for this service, and if you disagree with our actions, we'll also let you know of your available complaint options.

If the CDR data is categorised as AEMO data:

- We'll acknowledge your request either verbally or in writing; and as soon as possible:
 - a. For **metering data** (usage data) or NMI (national meter identifier) standing data, we'll initiate a correction in compliance with the National Electricity Rules by notifying AEMO of your request.
 - b. For **Distributed Energy Resource** (**DER**) **register data**, we'll provide you with instructions on how to directly contact the distributor for data updates, as we cannot help with this.

How to make a complaint

Letting us know about your experience with us helps to improve the way we do business in our systems, policies, and procedures.

If you have a problem about how we've handled your CDR request or inquiry, contact us by sending an email to support@covau.com.au or call us at 1300 689 866.

If you prefer writing to us, you can also send a letter to:

CovaU Energy PO Box R241, ROYAL EXCHANGE, NSW, 1225

We are committed to acknowledging your complaint in a prompt manner. We'll do our best to get back to you within 5 business days.

Please include following information so we can address your concerns appropriately:

a. Your Name:

b. Account Number:

c. Phone Number: (for a quicker response)

d. Detailed description of your complaint

You can read more about how we handle complaints here.

Help for non-English speakers is available via **TIS (Translating and Interpreting Service).**

Phone: 131 450

Website: https://www.tisnational.gov.au/

If you are hearing or speech impaired, help is available via the **National Relay Service.**

Voice Relay: 1300 555 727

Teletype: 133 677

SMS Relay: 0423 677 767

If you're not satisfied with how we addressed your complaint, there are two places you can go for help:

1. You can talk to the Energy Ombudsman in your state.

STATE AND JURISDICTION	OMBUDSMAN	PHONE NO.	WEBSITE
New South Wales	Energy & Water Ombudsman NSW (EWON)	1800 246 545	www.ewon.com.au
Victoria	Energy & Water Ombudsman Victoria (EWOV)	1800 500 509	www.ewov.com.au
Queensland	Energy & Water Ombudsman Queensland (EWOQ)	1800 662 837	www.ewoq.com.au
South Australia	Energy & Water Ombudsman SA (EWOSA)	1800 665 565	www.ewosa.com.au
Australian Capital Territory	ACT Civil and Administrative Tribunal (ACAT)	(02) 6207 1740	www.acat.act.gov.au
Tasmania	Energy Ombudsman Tasmania	1800 001 170	www.energyombudsman.tas.gov.au

2. You can also talk to the Office of the Australian Information Commissioner (OAIC). They'll act as an impartial third party who can investigate what happened and try to fix it fairly. You can contact the OAIC by:

Phone: 1300 363 992

Email: enquiries@oaic.gov.au

Website: oaic.gov.au

Mail: Office of the Australian Information Commissioner

GPO Box 5218, Sydney,

NSW 2001