Consumer Data Right Policy

June 2026

Policy number 1024444

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About this Consumer Data Right Policy

This policy applies to BNK Banking Corporation Limited ("BNK") in its own right and trading as Goldfields Money (ABN 63 087 651 849) and to its subsidiary Better Choice Home Loans ACN 095 728 868 (Better Choice"). The terms "we", "us" or "our" used in this policy are references to BNK and Better Choice, as applicable.

This policy should be read in conjunction with our Privacy Policy, which sets out how we collect, use, hold and disclose your personal information. Some of the data we hold about you that is covered by the Consumer Data Right (CDR) is personal information. We will handle CDR data that is personal information in conjunction with our Privacy Policy.

What is the Consumer Data Right?

The Australian Government has introduced laws to give consumers greater control over the information organisations hold about them (the Consumer Data Right or CDR).

The CDR allows eligible customers to access and share their data with accredited data recipients.

The CDR regime is designed to help you, as a customer of ours, access specified data (CDR data) relating to certain products that we offer (product data) and allows us to share CDR data that we hold as a data holder that relates to you as an individual or business (consumer data) and that you authorise us to share, with third party data recipients.

This policy is available on our website. You can also ask us to send you a copy electronically or in hard copy, free of charge.

Types of CDR Data

Consumer Data

Consumer data is information about our banking products and services that relate to you, including the following:

- your name and contact details (and if you're a business, information about your business such as your business name and ABN).
- account details such as your account name and number, balances and fees.
- transaction information (such as amounts paid out and amounts received).

We're required to make 'consumer data' available to you and accredited data recipients under the CDR regime.

Product Data

Product data includes details about our products and services—like credit cards, debit cards, and bank accounts—such as their terms and conditions, interest rates, fees or discounts and key features.

Voluntary Data

In addition to 'consumer data' and 'product data' that we're required to share under the CDR regime, there is also voluntary data. An example of this data is transaction information for accounts that have been closed for more than 24 months prior to the time of the request.

Currently BNK cannot accept requests to share voluntary 'consumer data' and 'product data',

Sharing your consumer data

An eligible BNK customer can share their data with an Accredited Data Recipient (ADR), such as a budgeting app or internet banking app, once they authorise us to do so.

We can only share your data if you are eligible to make a sharing request under the CDR regime. We won't share your data unless you authorise us to do so.

In accordance with the relevant CDR legislation, eligible joint accounts are already set up for CDR data sharing and you won't need approval from other joint account holders to share your CDR data with participating accredited parties.

Any eligible joint account holder can stop their CDR data from their joint account from being shared with participating accredited parties at any time. If you choose to disable your joint account, you and all other joint account holders will need to approve and re-enable your consents for CDR data sharing.

You are eligible to share your CDR data if you:

- Are an individual who is 18 years of age or over; or
- A person 18 years of age or over representing a business/entity (such as a company or a partnership); and
- Have a BNK product that is set up to be accessible online.
- Have a valid mobile phone number connected to your BNK account (required to authenticate with a one-time-password (OTP).

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Secondary users

Note: At the time of publishing, secondary user requirements are yet to be implemented by us in accordance with the CDR regime.

Business/entity customers

A business/ entity customer (e.g. a company, trust or partnership customer) is an eligible CDR consumer if:

- It's an account holder for an eligible BNK Individual Banking Product; and
- It has at least one nominated representative appointed for the relevant account - see how to appoint a nominated representative section below.

Accessing your consumer data

You can access your data by authorising us to share it with an accredited data recipient (ADR), such as a budgeting app or internet banking app. We will only share your data with organisations that have been accredited. To view a list of these ADRs please see the CDR website at cdr.gov.au/find-a-provider.

To share your data, you will need to start the process through the accredited data recipient you want to share your data with and follow these steps:

1. In your ADR app or website, select the banking data you would like to share
2. Select the period of time you would like to share your data for (e.g. once, 3 months, 6 months or 12 months. Cannot be more than 12 months for individuals, but may be up to 7 years for business use cases)
3. Select "BNK" to commence the data sharing onsent process
4. You will be prompted to enter your BNK login credentials and then verify who you are using an OTP. You will never be asked for your internet banking password when sharing data using the CDR.
5. Next, you will see BNK screens where you can select the entity and accounts that you would like to share data from

Confirming the data being shared, you will then be returned to the ADR app or website you have elected to share data with.

Note: We will never ask for your internet banking password

You can view, manage or revoke your data sharing consents at any time using your data sharing dashboard which can be accessed using the link below. The data sharing agreement you have with each ADR governs how your CDR data is deleted or de-identified after your sharing consent is revoked.

Further information about accessing your personal information (including CDR data) is available in our Privacy Policy.

Correcting or amending your consumer data

We take all reasonable steps to ensure that any consumer data we hold and disclose in relation to you is accurate, up to-date and complete. However, if you believe that any of the consumer data that we hold is incorrect, you have the right to ask us to correct it by emailing CDR@bnk.com.au or by phoning 1300 265 226.

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

We do not charge a fee for any request to correct your consumer data.

You also have the right to access and correct personal information that we hold about you. More information about accessing and correcting your personal information is available in our privacy policy.

Making a complaint

Our priority is to make things right.

If there's a problem with how we handled your CDR data, it's important we hear about it so we can make it right. You can make a complaint by phone, email, or mail:

Phone: 1300 265 226

Email: complaints@bnk.com.au

Mail: Resolutions Officer c/o: BNK, PO Box 7030, Cloisters Square, WA 6850

Website: https://bnk.com.au/about-bnk/contact/

To help us to action your complaint, please provide your full name, customer number (if known), and details of your complaint (such as the product or service it relates to and the issue you would like resolved).

Our aim is to resolve your complaint as quickly as possible. If we can't resolve your complaint immediately, we will refer your complaint to one of our resolution officers. Your complaint will be acknowledged within 1 business day and we will do

our best to resolve your complaint within 5 business days. However, it may take up to 30 days to resolve your complaint.

More information about our complaints handling process can be found in our complaints policy on our website.

External dispute resolution

If you are unhappy with our response or how we have handled your complaint, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA provides a free and independent external resolution service for individuals and small businesses to resolve disputes between financial institutions and their customers. AFCA's contact details are:

Call: 1800 931 678

Email: info@afca.org.au

Website: www.afca.org.au

Mail: GPO Box 3, Melbourne VIC 3001

If you have a complaint about the way we handled your CDR data, you can make a complaint to the Office of the Australian Information Commissioner (OAIC). OAIC's contact details are:

Call: 1300 363 992

Website: https://www.oaic.gov.au/contact-us/

Mail: GPO Box 5288, Sydney NSW 2001

This Consumer Data Rights Policy is issued by:

BNK Banking Corporation Limited ABN63 087 651 849 in its own right and trading as Goldfields Money, AFSL/Australian Credit Licence 246884 and Better Choice Home Loans Pty Limited ACN 095 728 868, Australian Credit Licence 378333

Websites: goldfieldsmoney.com.au, bnk.com.au, betterchoice.com.au