BOQ FINANCE CONSUMER DATA RIGHT POLICY

Version 1 | Effective date: 13 July 2026

FINANCE

About us

This policy explains how BOQ Finance, part of the Bank of Queensland Group manages CDR data under the Consumer Data Right framework (CDR).

BOQ Finance includes:

- BOQ Equipment Finance Limited (ABN 78 008 492 582)
- BOQ Credit Pty Limited (ABN 92 080 151 266)
- BOQ Finance (Aust) Limited (ABN 56 065 745 735)

In this Policy, we use the terms **'we', 'us'** or '**our'** to refer to BOQ Finance.

The Consumer Data Right (CDR)

The CDR was introduced by the Federal Government to allow consumers to safely share their data with providers of a wide range of services. These services could include product comparison services, a single view of your finances or smart budgeting apps. CDR is governed under the *Competition and Consumer Act 2010* and *Competition and Consumer (Consumer Data Right) Rules 2020* (the CDR laws) which give you specific rights and protections in relation to your CDR data.

Under the CDR laws, BOQ Finance as a Data Holder is required to make the information that qualifies as 'required CDR data', we hold available for sharing. **Please note that the applicability of CDR will be limited in the context of BOQ Finance as we only hold Product Data (also referred to as Product Reference Data).** We do not hold any CDR data for which there are eligible CDR consumers.

Our Privacy Policy explains how we collect, use, hold and disclose your personal information more generally. If you are interested in our Privacy Policy, please refer to our website at BOQ Privacy Policy

This CDR Policy (Policy)

This Policy explains how BOQ Finance manages CDR Data within the CDR framework. We regularly update this CDR Policy as required under the CDR laws. You can access the most up-to-date version of this Policy on our website at CDR Policy.

Alternatively, you can contact us to receive a copy of the latest version of this Policy using the contact details provided below in this document.

Our Privacy Policy explains how we collect, use, hold and disclose personal information. This can also be accessed on our website.

What is CDR data?

CDR data refers to specified categories of information that have been designated for sharing under the Consumer Data Right framework. These may include information we hold in a digital form about you, your use of the products we supply to you or about the products themselves.

Currently, CDR requires data holders to share 'Required data' under the CDR framework. 'Voluntary Data' is other information that we may choose to provide but currently do not.

Required consumer data

BOQ Finance does not hold any information that qualifies as 'required consumer data'. For clarity, required consumer data means any CDR data for which there is at least one eligible CDR consumer as defined in the CDR laws.

CDR consumer data requests

As BOQ Finance does not hold any CDR data for which there are eligible CDR consumers, this means that no CDR consumer data requests can be made to BOQ Finance, including (but not limited to) requests to access or correct CDR consumer data.

Required product data

Required product data means CDR data prescribed as product data that is mandated by the CDR laws for disclosure.

If applicable, required product data may include:

- information identifying or describing the product;
- each price of the product, including a fee, charge or interest rate associated with the product;
- a feature or benefit of the product;
- the terms and conditions associated with the product;
- the eligibility criteria a person must satisfy in order to acquire or use the product.

CDR product data requests

BOQ Finance shares required product data under the CDR framework. Any person can make a request for required product data as prescribed under the relevant designation instrument using our product data request service.

Voluntary data

BOQ Finance does not currently accept requests for Voluntary Data.

How can you correct your CDR data?

BOQ Finance does not hold any CDR data for which there are eligible CDR consumers. This means that no CDR consumer data requests can be made to BOQ Finance, including (but not limited to) requests to access or correct CDR consumer data.

How to make a complaint

We are committed to resolving any complaint you may have about the management of CDR data. If you have concerns about how we manage CDR data or how we meet our CDR obligations, we welcome your feedback.

There are several ways in which you can make a complaint to us:

- Make a complaint online through our complaints form;
- Contact us on 1800 245 614 (Monday to Friday 8:00 am – 5:00 pm AEST); or
- Send a letter to Customer Relations, Reply Paid 2258, Brisbane QLD 4001.

To help us resolve your complaint, you will need to provide us with information such as your name, contact details, and the nature of your concern.

If we receive your complaint over the phone, we'll acknowledge your complaint and try to resolve it immediately.

If we receive your complaint in writing, we will:

- acknowledge it within 1 business day
- give you the name and contact details of the person handling your complaint.

If we can't resolve your complaint immediately, we'll tell you:

- who will be handling your complaint
- their contact details
- when you can expect us to resolve it.

You can appoint someone to help with your complaint

You can ask another person to help you lodge and/or manage your complaint, such as a family member, friend, lawyer or financial counsellor. You'll need to give us authority to discuss your complaint with them. You can refer to our website to find out how you can authorise someone: boq.com.au/feedback-and-complaints

Once you have done this, we will not contact you directly unless:

- you specifically ask us to, or
- we are concerned that your representative is not authorised to represent you, is acting in a misleading or deceptive manner, or is not acting in your best interest, or
- we have received different contact details from the Australian Financial Complaints Authority (AFCA) in relation to a complaint lodged with them on your behalf.

How we'll review your complaint

We'll aim to find a fair solution to your complaint using all relevant information and common sense. We'll consider your conduct, our conduct and the contract between us. During our review we may need to ask you for more information.

How long it will take

We aim to resolve all complaints related to CDR data within 30 days.

If we need more time, we'll explain why and tell you when you can expect our response. If your complaint relates to a matter with BOQ Credit Pty Limited, BOQ Funding Pty Limited or BOQF Cashflow Finance Pty Ltd, we'll also tell you about your right to take your complaint to the Australian Financial Complaints Authority (**AFCA**).

How we confirm the result

We'll confirm any resolution of your complaint in writing if:

- it takes more than five business days to resolve, or
- you ask us to.

If you're satisfied with how we've resolved your complaint, that's the end of the process.

Options for redress

The remedy for a complaint will depend entirely on the nature of the complaint and will be provided to best address the particulars of the situation. Remedies could include an apology, correction or deletion of data, an explanation of the circumstances giving rise to the complaint, provision of assistance or support or an undertaking to set in place improvements to systems, procedures or products.

Internal review

If you are not satisfied that the matter has been resolved, we can forward the complaint to our Customer Relations Team. This team will review the complaint and take further action in an attempt to resolve it.

Customers may contact the Customer Relations Team by any of the following means:

Phone (Aust): 1800 663 080
Phone (Int): +61 7 3336 2420
Online: BOQ Finance – Lodge your complaint
Mail: Customer Service Team – Complaints, GPO BOX 898, Brisbane, QLD 4001

External review

If your complaint relates to a matter with BOQ Credit Pty Limited, BOQ Funding Pty Limited or BOQF Cashflow Finance Pty Ltd and you're not satisfied with our response, you can ask AFCA to review it. AFCA provides a free, independent external dispute resolution process.

- Call them on 1800 931 678 (free call)
- Send an email to **info@afca.org.au** or go to **www.afca.org.au**
- Send a letter to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001.

You can find out more about AFCA at **www.afca.org.au**.

Or if your complaint is in relation to our handling of your CDR data, you may contact the Office of the Australian Information Commissioner (OAIC) at: www.oaic.gov.au

Online form: CDR Complaint Form
Phone: 1300 363 992
Mail: OAIC, GPO Box 5218, Sydney, NSW 2001

Obtaining a copy of this Policy

You may obtain a copy of this policy, free of charge, in either electronic or paper form as follows:

- Download an electronic copy from the link on our website; or
- Obtain a paper copy by contacting us as detailed below and requesting a copy.

Our Contact Information

If you have any further questions or concerns about the way we manage CDR data, please contact us:

Phone: 1800 245 614 (Monday to Friday 8:00 am – 5:00 pm AEST)
Email: customer.service@boqfinance.com.au
Mail: Level 3, 100 Skyring Terrace, Newstead QLD 4006

BOQ FINANCE COMPLAINT GUIDE

BOQ FINANCE

MAY 2022

If you're not happy with our service, we want to fix it

We're always looking for ways to improve our service, and hearing from customers is a key part of that.

If we don't meet your expectations, we want you to tell us what happened and how we can improve what we do. By hearing your complaint and working with you to resolve it, we'll learn how to prevent it happening again.

What happens when you make a complaint

If you make a complaint we'll take you through a simple process. Throughout this process we will:

- acknowledge your complaint promptly
- apologise if we've done something wrong
- listen and try to understand your concerns
- treat you with respect, sensitivity and compassion
- consider your complaint fairly and objectively
- act with integrity.

We're happy to help you at any time during the process with any specific needs you may have (see *Extra support* below).

Asking someone to represent you

You can ask another person to manage your complaint for you, such as a family member, lawyer or financial counsellor. You'll need to give them a written authorisation so they can prove that they're acting for you. In some cases we may still need to contact you directly.

You can locate the Authority Form at **www.boqfinance.com.au/feedback-and-complaints.**

How to make a complaint

1. Tell us what happened

Contact us using any of the methods and tell us:

- your full name and address (or if someone is representing you, their contact details)
- what went wrong
- what you'd like us to do to fix it.

You can:

Call our local Customer Contact Centre on **1800 245 614**, 8:00 am – 5:00 pm (AEST).

Use our online complaints form at **www.boqfinance.com.au/feedback-and-complaints**

Send a letter to Customer Relations, Reply Paid 2258, Brisbane Qld 4001.

How to make a complaint (continued)

2. We'll acknowledge your complaint and try to resolve it

If we receive your complaint over the phone, we'll acknowledge your complaint and try to resolve it immediately.

If we receive your complaint in writing, we will:

- acknowledge it within 1 business day
- give you the name and contact details of the person handling your complaint.

If we can't resolve your complaint immediately, we'll tell you:

- who will be handling your complaint
- their contact details
- when you can expect us to resolve it.

How we'll review your complaint
We'll aim to find a fair solution to your complaint using all relevant information and common sense. We'll consider your conduct, our conduct and the contract between us. During our review we may need to ask you for more information.

How long it will take
If your complaint is about financial hardship or a default notice, we'll try to resolve it within 21 days. All other complaints we aim to resolve within 30 days.

If we need more time, we'll explain why and tell you when you can expect our response. If your complaint relates to a matter with BOQ Credit Pty Limited, BOQ Funding Pty Limited or BOQF Cashflow Finance Pty Ltd, we'll also tell you about your right to take your complaint to the Australian Financial Complaints Authority.

How we confirm the result
We'll confirm any resolution of your complaint in writing if:

- the complaint was about financial hardship, or
- it takes more than five business days to resolve, or
- you ask us to.

If you're satisfied with how we've resolved your complaint, that's the end of the process.

3. If you're not satisfied with our response

If you're not satisfied with how we've resolved your complaint, you can ask our internal Customer Relations team to review our decision or if your complaint relates to a matter with BOQ Credit Pty Limited, BOQ Funding Pty Limited or BOQF Cashflow Finance Pty Ltd you can take it to the free, independent, external dispute resolution scheme provided by the Australian Financial Complaints Authority (AFCA).

Contacting Customer Relations
You can contact our Customer Relations team on **1800 663 080** between 8:30 am – 5:00 pm AEST, Monday to Friday or send an email to **customer.relations@boq.com.au.**

Contacting AFCA
If your complaint relates to a matter with BOQ Credit Pty Limited, BOQ Funding Pty Limited or BOQF Cashflow Finance Pty Ltd and you're not satisfied with our response, you can ask the Australian Financial Complaints Authority (**AFCA**) to review it. AFCA provides a free, independent external dispute resolution process.

Call them on **1800 931 678** (free call)

Send an email to **info@afca.org.au** or go to **www.afca.org.au**

Send a letter to Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

You can find out more about AFCA at **www.afca.org.au**

Extra support

If English isn't your first language

Interpreter services
If you'd rather speak to us in another language we can arrange an interpreter to help you when you call us. The interpreter services are available free of charge.

Translation services
This document is available at **www.boqfinance.com.au/feedback-and-complaints** in Mandarin, Vietnamese, Arabic, Korean and Cantonese.

If you have vision impairment or low vision

Braille version
Please contact us if you need a Braille version of this document. We'll arrange to have it sent to you free of charge.

If you're deaf, hard of hearing or have a speech impairment

We welcome calls through the National Relay Service.
To contact them:

- Telephone Typewriter (TTY), call **133 677**
- Speak and Listen (Voice Relay), call **1300 555 727**
- NRS Chat (Internet Relay), connect to the NRS website or app.

When you get through, ask to be connected to the BOQ Finance Customer Contact Centre on **1800 245 614**. We're available between 8:00 am – 5:00 pm (AEST).

The NRS relay officer is present throughout the call to ensure smooth communication, but doesn't change or interfere with what the parties say.

You can find information about which type of call is right for you, and information about their privacy policy on the NRS website:

Website:	**www.relayservice.gov.au**
Email:	**helpdesk@relayservice.com.au**
SMS:	**0416 001 350**
Voice:	**1800 555 660**
TTY:	**1800 555 630**

If you would like a simplified version of this guide

We know that our customers have a diverse range of communication needs and by providing an Easy English guide on how to make a complaint, we are providing a different way for you to access this important information. You can download the Easy English guide at **www.boqfinance.com.au/feedback-and-complaints**

BOQ FINANCE