

Consumer Data Right Policy

MoneyMe Limited

Approved by ORCC on:	18 June 2026
Next formal review date:	June 2028
Document owner:	Head of Operational Risk & Compliance

Table of Contents

1. INTRODUCTION	3
2. CDR DATA WE HOLD	3
3. HOW WE USE CDR DATA	4
4. WHO WE DISCLOSE CDR DATA TO	4
5. HOW AND WHERE CDR DATA IS STORED	5
6. YOUR CONSENT	5
7. DELETION OF CDR DATA	6
8. ACCESSING AND CORRECTING YOUR CDR DATA	6
9. HOW TO MAKE A COMPLAINT	7
10. CONTACTING US	8
<i>Availability of this policy</i>	8
<i>Policy updates</i>	8

1. Introduction

The Consumer Data Right (CDR) is an Australian Government initiative that gives consumers greater control over their data. It allows consumers to safely share data about themselves and their financial products with accredited third parties of their choosing — such as comparison services, budgeting apps, or financial advisers.

In the banking and non-bank lending sectors, CDR data includes information about consumers, how they use their products, and the features of those products.

CDR is regulated jointly by the Australian Competition and Consumer Commission (ACCC) and the Office of the Australian Information Commissioner (OAIC). Data standards are published by the Data Standards Body (DSB) within Treasury.

CDR is an opt-in system. Consumers can decide whether to share their data, with whom, and for what purpose. Consent can be withdrawn at any time.

2. CDR Data We Hold

As a data holder, MONEYME holds the following classes of CDR data as defined in the Consumer Data Right (Authorised Deposit-Taking Institutions) Designation 2019 and applicable non-bank lending instruments:

Ref.	Class	Examples
1.	Customer information	Name, contact details, identification details, and information about customers
2.	Product use information	Account balances, transaction history, loan repayment data, credit card activity
3.	Product information	Interest rates, fees, repayment terms, features and eligibility criteria for MONEYME products

MONEYME holds CDR data in secure digital systems. Where MONEYME engages outsourced service providers (OSPs) to support its operations, those providers may hold CDR data on our behalf. Details of our OSPs are set out in Section 4 (Disclosure).

Products in scope

CDR data sharing applies to MONEYME's publicly offered products currently available to new customers, including:

- Personal loans – secured and unsecured, direct to consumers or through broker introduction.
- Car loans (Autopay) – direct to consumers or introduced through brokers or dealerships.
- Credit cards – direct to consumers or introduced through co-brand or white label partnerships.

Products no longer offered to new customers (grandfathered products) are not included in product reference data, but your account data on any such product remains shareable while your account is open, and for up to 24 months after closure.

3. How We Use CDR Data

MONEYME uses CDR data only to operate our obligations as a data holder under the CDR framework. As a data holder, we do not collect CDR data from other data holders — we share data that we already hold about you and your MONEYME products.

Product reference data

MONEYME publishes product reference data (general information about our publicly available products — such as interest rates, fees, features, and eligibility) through our public CDR API. This data is available without authentication and may be used by comparison services and other accredited data recipients.

Consumer data sharing

When you authorise it, MONEYME will share your personal account and transaction data with an accredited data recipient (ADR) you have chosen. We will only share the data covered by your consent, for the duration of your consent.

We don't use CDR data beyond our data holder obligations. MONEYME does not currently operate as an accredited data recipient and does not receive CDR data from other data holders. This policy will be updated if this changes.

4. Who We Disclose CDR Data To

Accredited data recipients (ADRs)

At your direction and with your valid consent, MONEYME will disclose your CDR data to the accredited data recipient you have chosen. Only ACCC-accredited parties can receive CDR data through this mechanism.

Outsourced service providers (OSPs)

MONEYME may engage technology, cloud hosting, and operational service providers who process CDR data on our behalf under CDR outsourcing arrangements. These providers are contractually required to comply with our CDR obligations and this policy as it relates to deletion and de-identification of CDR data.

Our key categories of OSPs include:

- Cloud infrastructure and hosting providers
- Identity verification and fraud detection services
- IT security and data management providers

Overseas accredited persons

MONEYME may disclose CDR data to accredited persons located overseas where you have consented to share your data with an overseas-accredited entity. Countries where such accredited persons may be located include the United States of America and the United Kingdom. We will always inform you of the relevant jurisdiction before seeking your consent.

Regulatory and legal disclosures

CDR data may be disclosed to regulators such as the ACCC or OAIC in the performance of their regulatory functions, or as required by law.

MONEYME does not sell, trade, or disclose CDR data for commercial purposes beyond what is permitted under the CDR framework.

5. How and Where CDR Data is Stored

MONEYME stores CDR data primarily on cloud infrastructure within Australia. Some of our outsourced service providers may store or process data outside Australia, including in:

- United States of America
- United Kingdom
- Philippines

Where CDR data is stored or processed overseas, we ensure appropriate contractual safeguards are in place consistent with our obligations under the CDR Rules and the Privacy Act 1988.

CDR data is stored using industry-standard encryption at rest and in transit. Access controls, audit logging, and regular security reviews are maintained to protect the integrity of your data.

6. Your Consent

Giving consent

Before any CDR data is shared, we will seek your authorisation through our secure CDR consent flow. You will be clearly informed of:

- Who is requesting your data
- Which data will be shared
- The purpose of the sharing
- How long the consent will last

Important: MONEYME will never ask you to share your online account password or login credentials with a third party. Only share your CDR data through the official MONEYME consent flow. If you provide your login details to a third party, they may gain access to more than your CDR data and you could be liable for unauthorised activity on your account.

Notifications we will send you

MONEYME will notify you when:

- You give, amend, or withdraw a consent
- Your CDR data is collected by an accredited data recipient
- Your CDR data is disclosed to an accredited data recipient
- A consent is approaching expiry
- A consent has expired
- We respond to a correction request
- A data breach occurs that affects your CDR data
- Our CDR accreditation status changes (e.g. if our accreditation is surrendered, suspended or revoked).

Amending or withdrawing consent

You can manage, amend, or withdraw your CDR consents at any time through:

- Your MONEYME account (log in at moneyme.com.au or via the MONEYME app, go to Account Settings > Data Sharing)
- The accredited data recipient's platform
- Contacting us directly

Consequences of withdrawing consent

If you withdraw consent for an accredited data recipient to access your CDR data, that party will no longer be able to access new data from your MONEYME accounts. Any data already collected by the recipient prior to withdrawal is governed by that recipient's CDR policy and data deletion obligations. Withdrawing consent will not affect your existing MONEYME products or services.

7. Deletion of CDR Data

As a data holder, MONEYME does not retain CDR data beyond its required data retention obligations. CDR data that forms part of your account records is retained in accordance with our Privacy Policy and applicable financial services laws.

When you authorise an accredited data recipient to collect your CDR data, that entity has obligations under Privacy Safeguard 12 to destroy or de-identify your data when it is no longer needed for the purpose you consented to (redundant CDR data). You may elect for your redundant data to be deleted when providing consent — the ADR's CDR policy will describe how to exercise this right.

If your MONEYME account is closed, your CDR consumer data remains shareable for up to 24 months after closure, for up to 12 months of transaction history. After this window, the data is no longer in scope for CDR sharing.

8. Accessing and Correcting Your CDR Data

You can access your CDR data by:

- Through the CDR system: By authorising an accredited data recipient to retrieve your data on your behalf. Visit cdr.gov.au to find accredited services.
- Directly from MONEYME: By logging into your MONEYME account at moneyme.com.au or contacting our customer service team.
- Under the Privacy Act (Australian Privacy Principle 12): If you are an individual, you may request access to personal information we hold about you. To make a request, contact our Privacy Officer at compliance@moneyme.com.au.

If you believe CDR data we hold about you is inaccurate, out of date, incomplete, or misleading, you have a right to request correction under Privacy Safeguard 13 (once we have previously been required or authorised to disclose the data).

To request a correction, contact us at compliance@moneyme.com.au or call 1300 669 059. We will acknowledge your correction request as soon as practicable and deal with it within 10 business days. We will advise you in writing whether the correction was made, and if not, the reasons why and the options available to you to escalate.

If MONEYME identifies that we shared incorrect CDR data with an accredited data recipient, we will let you know as soon as practicable. We will tell you who we shared the incorrect data with, the date it was shared, and how to ask us to share the corrected data.

If you are an individual, you may also seek correction of personal information under the Privacy Act (Australian Privacy Principle 13), regardless of whether a disclosure has previously occurred.

There are no fees for requesting a correction to your CDR data.

Voluntary data requests: MONEYME does not currently accept voluntary consumer or product data requests. This means we only share required CDR data in response to valid requests. We do not charge fees for required data sharing. This position will be updated in this policy if it changes.

9. How to Make a Complaint

A CDR consumer complaint is any expression of dissatisfaction relating to our CDR compliance obligations, or goods and services provided under the CDR system, for which a response or resolution could reasonably be expected.

How to lodge a complaint

You can lodge a CDR-related complaint:

- Email: complaints@moneyme.com.au
- Phone: 1300 669 059 (Mon–Fri, 9am–5pm AEST)
- Online form: moneyme.com.au/contact-us

What to include

Please include your full name, account number or email address, a description of your complaint, and any steps you have already taken to resolve it.

You may also make an anonymous complaint if you would prefer, though this may limit our ability to follow up with you or provide a personalised resolution.

Complaint response times

STAGE	TIMEFRAME
Acknowledgement of complaint	Within 1 business day
Simple complaints	Within 5 business days
Resolution	<p>Within 30 calendar days</p> <p>If we are unable to resolve your complaint within 30 calendar days, we will contact you to explain the reason for the delay, provide a date by which you can expect an outcome, and continue to update you on our progress.</p>

Options for redress

Where a complaint is upheld, we may offer remedies including correction of data, apology, or other appropriate resolution depending on the nature of the complaint.

External review

If you are not satisfied with our response, or we have not resolved your complaint within the timeframes above, you may escalate to:

- Australian Financial Complaints Authority (AFCA): afca.org.au | info@afca.org.au | 1800 931 678 (free call) | GPO Box 3, Melbourne VIC 3001
- Office of the Australian Information Commissioner (OAIC): oaic.gov.au | 1300 363 992 | GPO Box 5218, Sydney NSW 2001 — for CDR privacy-related complaints
- Australian Competition and Consumer Commission (ACCC): acc.gov.au — for CDR compliance-related complaints

10. Contacting Us

For any queries about this CDR Policy or how MONEYME handles your CDR data, please contact us through one of the following channels:

CHANNEL	DETAILS
Phone	1300 669 059 Mon–Fri, 9am–5pm AEST
Email	hello@moneyme.com.au
Complaints	complaints@moneyme.com.au
Website	moneyme.com.au

Availability of this policy

This CDR Policy is freely and publicly available at moneyme.com.au/cdr-policy. We update this policy from time to time — you can always find the most current version on our website. A copy is available electronically or in hard copy upon request by contacting us through one of the channels set out above.

Policy updates

MONEYME will update this CDR Policy when there are changes to our CDR obligations, data handling practices, or organisational arrangements.