

A large, semi-transparent photograph of a smiling man with dark hair and a beard, wearing a blue blazer and white shirt, looking down at a black smartphone he is holding in his hands. The background is blurred, suggesting an outdoor urban setting.

Financial Services Guide (FSG)

All you need to know about our Financial Services.

December 2025

Doc 1027730

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Financial Services Guide (Corporations Act (Cth) 2001)

This document is a Financial Services Guide (FSG). It sets out information designed to assist you in deciding whether you wish to use any of the services set out in the Guide. The Guide contains only general information on the services offered. This FSG contains important information about:

- How to contact us;
- The services we offer;
- How we are paid;
- Any potential conflicts of interest we may have;
- Our procedures for dealing with disputes and how you can access them.

This information will help you decide whether to use the financial services we provide.

Any information we give to you in relation to products and services offered by us, is general in nature only and has been prepared without taking into account your objectives, financial situation or needs. You should read any information provided by us in relation to a product or service to work out if it is right for you.

BNK Terms and Conditions (Terms) sets out specific details regarding our basic deposit accounts and contains important information that should be considered before opening a BNK Bank account.

As part of the account opening process you may receive Terms when BNK Bank offers to issue a product to you.

About us

BNK Banking Corporation Limited trading as "BNK Bank"
Level 14, 191 St Georges Terrace
Perth WA 6000
Telephone: 1300 464 465
Email: info@BNK.com.au
Web Page: www.BNK.com.au
ABN 63 087 651 849
AFSL & Australian Credit Licence 246884

Financial Services We Provide

We are licensed and authorised by ASIC to deal in a range of financial products including:

- Deposit accounts
- Payment Services (debit cards, digital payment services, direct debits, periodic payments and BPAY)
- Other products and services we provide include home loans and business loans.

Our Charges

The charges applicable to our products and services are set out in our Deposit Account Fees brochure which can be found on our website: www.bnk.com.au/wp-content/uploads/2025/05/BNK-Goldfields-Transaction-Accounts-Fees-Charges-251112.pdf or in our loan terms.

Relationships Between BNK Bank Commissions

From time to time, BNK Bank may offer a referral service which is provided by a third party. At the time of requesting to utilise any such service, you will be advised of any fees or charges that apply or of any remuneration or commission that BNK Bank may receive from your use of the service.

Other than as disclosed, BNK Bank has no relationships with third parties which might influence the circumstances in which this financial service is provided. Details of these relationships and commissions are listed below.

General Commissions

Our representatives are salaried employees and may also receive monthly bonus incentive payments related to the sale of products you may receive. Otherwise, no commissions are received or paid in relation to the services we provide.

Privacy and Confidentiality

All personal information and credit-related information we collect about you is collected, used and disclosed by us in accordance with our Privacy Policy which is available at www.bnk.com.au/wp-content/uploads/2025/05/BNK-Privacy-Policy.pdf or by calling us on 1300 464 465.

You do not have to provide us with any personal information or credit information but, if you don't, we may not be able to process your application or request. Our Privacy Policy contains important information you should be aware of in relation to the use and disclosure of your personal and credit related information.

Our Privacy Policy also provides information about how you can access and correct your personal information, and make a complaint.

What Information Does BNK Bank Collect?

This will be tailored to any information relevant to the particular products and services that you have (or request) from BNK Bank. The main ways that we obtain this information is through loan and account applications. When we receive your details, they are securely stored in our computer systems, with any

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How is This Information Used by BNK Bank?

BNK Bank will only use the information collected by us for purposes that you would reasonably expect us to use the information. This includes anything for which you have specifically authorised us to do, where we are required to supply information by law, and direct marketing from BNK Bank.

In some instances, it is necessary to liaise with related third parties such as insurers, regulatory bodies and others to ensure we can provide you with the products and services you have requested. This may involve some exchange of certain information relating to you.

Can I Access My Own Information?

Personal information you have provided to BNK Bank can be accessed by you on request. This includes all completed documentation and details provided by you but may not extend to internal records or business dealings of BNK Bank.

It is your right under Australian Privacy Principles to request your personal information and we are happy to comply with this requirement. For further information about our 'Privacy Policy', contact:

Privacy Officer BNK Bank
Level 14, 191 St Georges Terrace
Perth WA 6000
Telephone: 1300 464 465
Email: info@BNK.com.au

Our Dispute Resolution Procedures

If you have a complaint, you can choose to lodge it using any of the following methods:

Calling us: 1300 464 465 (Monday to Friday 7am to 5pm AWST)
Emailing us: complaints@goldfieldsmoney.com.au
Sending us a Secure Mail: via your Internet Banking
Writing to us at:
Attn: The Resolutions Officer Goldfields Money
PO BOX 7030
Cloisters Square, WA 6850.

Dealing with your complaint

Your complaint will be acknowledged within 1 business day and our aim is to resolve your complaint as quickly as possible, ideally within 5 business days. If we are unable to resolve your complaint within 5 business days, we will keep you informed of the progress of your complaint until you receive our final response.

We will investigate your complaint thoroughly to determine the details and cause of the complaint.

We will seek to understand your concerns fully and we will review the facts in order to identify an appropriate resolution.

The table below outlines the maximum resolution timeframes from receipt of your complaint. Please note that in certain circumstances, such as matters that are particularly complex, these timeframes may be extended.

| Complaint Category | Maximum Response Timeframe |
|--|----------------------------|
| Standard complaints | 30 calendar days |
| Credit-related complaints involving default notices | 21 calendar days |
| Credit-related complaints involving hardship notices or requests to postpone enforcement proceedings | 21 calendar days |

If we are unable to meet these timeframes, we will advise you of the delay. You will be provided with a written response of the complaint outcome if the complaint was resolved after 5 business days or if your complaint relates to hardship. Should you wish to receive a written response regardless, please do not hesitate to request this from our team.

What to do if you are not satisfied with our response?

If you are unhappy with our final 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 as follows:

Call: 1800 931678
Email: info@afca.org.au Website: www.afca.org.au
Mail: Australian Financial Complaints Authority GPO Box 3, Melbourne VIC 3001

If you have a complaint about the way we handled your personal information, you can make a complaint to the Office of the Australian Information Commissioner (OAIC). You can contact the OAIC on:

Phone: 1300 363 992
Website: <https://www.oaic.gov.au/contact-us>
Mail: GPO Box 5288, Sydney NSW 2001

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Compensation Arrangements

BNK Bank has professional indemnity insurance arrangements in place to meet our obligations as the holder of an Australian Financial Services licence. Our insurance arrangements cover us for any errors or mistakes relating to the services and products we offer and the conduct of current and former BNK Bank staff, provided that the insurer is notified of the claim when it arises and this is done within the relevant policy period.

Constitution of BNK Bank

In accordance with the Corporations Act, BNK Bank and its customers are bound by its Constitution. A copy of the Constitution is available for inspection at any office of BNK Bank during office hours.

Further Information

More information is available on the financial services outlined in this document from the representative you spoke to or from BNK Bank. If you require further information on any aspect of the financial service, then please contact us.

Copies of this document are available from any BNK Bank branch or from our website:
www.bnk.com.au

You've got questions?

We've got time to talk.

p: 1300 BNK BANK
e: info@bnk.com.au
w: www.bnk.com.au