

MINI AUSTRALIA FINANCIAL SERVICES.



BMW Australia Finance Limited

A.B.N. 78 007 101 715

Australian Credit Licence 392387

Trading as MINI Financial Services



CONSUMER DATA RIGHT POLICY.

EFFECTIVE: 15.06.2026

1. PURPOSE.

The purpose of this Policy is to provide information relating to data requests, access to and correction of Consumer Data Right (CDR) data, including the handling of complaints as required under the Competition and Consumer Act 2010 and the Competition and Consumer (Consumer Data Right) Rules 2020.

This Policy outlines:

- How MINI Financial Services (MINI FS) manages CDR data;
- How consumers can access and correct their CDR data; and
- How consumers can make an inquiry or complaint.

1.1. MINI FS POLICY STATEMENT.

MINI FS is committed to:

- Ensuring it meets all requirements expected of it under the CDR.
- Ensuring we communicate appropriately and in a timely manner to all consumer requests for data; and
- Handling all complaints in an appropriate manner, including clarity in communications.

1.2. DEFINITIONS.

Definitions

- ACCC – Australian Competition and Consumer Commission
- AFCA – Australian Financial Complaints Authority
- CDR – Consumer Data Right
- CDR Policy – this document
- OAIC – Office of the Australian Information Commissioner

2. ABOUT THE CONSUMER DATA RIGHT.

The Australian Government has introduced laws to give consumers greater control over the information organisations holds about them and the right to share your data between service providers of your choosing.

The CDR is a secure online ecosystem that is designed and overseen by the Australian Government that enables consumers to electronically and in real time transfer data that is collected about them through the provision of specific goods and services by consenting to that data being shared with trusted accredited third parties (known as Accredited Data Recipients).

The CDR is designed to help you, as a customer, access specified data (CDR data) relating to certain products that MINI FS offer (product data – go live 15.06.2026) and allow us to share CDR data that we hold as a data holder that relates to your information we hold (consumer data – go live 13.05.2027).

For more information on how we handle personal information in accordance with the Privacy Act 1988 (Cth), see our Privacy Policy, which is available [here](#).

2.1. PRODUCT DATA.

Product data is information about the products and services that we offer. Product data does not relate to you or any identifiable individual or business and generally includes information about the product, pricing, terms and conditions, eligibility criteria and availability of our products.

MINI FS provides only required product data and does not provide any voluntary product data.

3. CONCERNS / COMPLAINTS.

Let us know straight away if you suspect an error or have any concerns about our products.

If at any time you have a complaint or concern about one of our products including a complaint or concern in relation to a correction request or whether you consider we have breached our obligations under the CDR, please contact us via:

Phone: 133 269 8:30-5:30PM (AEST) Monday to Friday.

Email: info@bmwfinance.com.au

MINI FS is committed to providing products and services of the highest standard. If, for any reason you feel we have not lived up to your expectations, or you are not entirely satisfied with any aspect of our service please let us know. The information below provides a brief overview of how we deal with complaints in our consumer disputes resolution procedure and tells you where to direct your complaint.

MINI FS will use best endeavours to:

1. Acknowledge your complaint as soon as reasonably practicable in order to start working with you towards a resolution.
2. Where CDR concerns are involved, we will aim to resolve the concern within 5 business days.
3. Investigate all complaints in good faith, diligently and impartially, obtaining additional information from you as necessary.
4. Address each complaint genuinely, efficiently and effectively, taking into account all relevant factors to ensure a fair and reasonable outcome for you, the consumer. After we've reached a resolution, discuss this with you and confirm in writing our final response along with our reasoning for the resolution.

3.1. RESOLUTION UNDER FIVE BUSINESS DAYS.

Where a complaint or dispute related to CDR is resolved to the customer's complete satisfaction within 5 business days from the date of receipt, MINI FS is not required to provide a written final response, unless the customer has explicitly requested one. Furthermore, in some circumstances, it may be reasonable for MINI FS to form the view that an explanation and/or apology is the only action we can take to address the complaint.

Resolution over five business days:

Where a complaint or dispute related to CDR will take longer than five business days, a written response will be provided to the customer within 30 days of receiving the complaint. The response will include:

- The final outcome of the complaint through our internal dispute resolution process AFCA – Australian Financial Complaints Authority
- Information on the customer's right to take their complaint to an external dispute resolution body; and CDR Policy – this document
- The name and contact details of the relevant external dispute resolution scheme to which they can escalate their complaint.

3.2. HOW TO REGISTER A CONCERN OR COMPLAINT.

Step 1: Let us know

Allow our experienced Customer Service officers the opportunity to assist and resolve any concerns you may have. Please reach out to us on:

Phone: 1800 682 385- 8:30-5:30PM (AEST) Monday to Friday.

Email: info@minifinance.com.au

Step 2: Escalate your complaint

If you remain unsatisfied, please contact our Dispute Resolution team:

Phone: 1800 682 385

Email: resolutionsofficer@minifinance.com.au

Mail: Complaints Officer, BMW Australia Finance,

PO Box 611, Mulgrave VIC, 3170

What you will need to provide:

To assist us in our investigation in our attempt to resolve your complaint, please provide us with the following information:

- Your contract number;
- Your name and address;
- Details of how we can contact you and preferred means of contact;
- A clear description of your complaint and the resolution you are seeking; and
- Copies of any relevant supporting documentation.

Customers are the centre of MINI FS's operations. Dispute Resolution processes should ensure that any approach taken to address a complaint is independent, fair, open, transparent and committed to resolving complaints.

We will do our utmost to resolve your complaint on the spot, if possible. This includes correcting records. MINI FS work with customers to find a fair outcome and we continuously provide feedback internally to improve processes and/or systems.

3.3. EXTERNAL REVIEW.

If your complaint can't be resolved directly with MINI FS, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. The AFCA can be contacted at:

Australian Financial Complaints Authority Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678 (free call)

Post: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

You can also refer your complaint to the Office of the Australian Information Commissioner (OAIC). The OAIC can be contacted:

Online: Consumer Data Right Complaint

Phone: 1300 363 992

Mail: OAIC, GPO Box 5218, Sydney, NSW 2001

3.4. AVAILABILITY OF THIS POLICY.

You can obtain further copies of this policy free of charge in either hard copy or electronic form. Please contact us on 133 269 to obtain a copy of this policy or download the policy from MINI.com.au. We may update this policy from time to time. This version is effective as at 15.06.2026.