



Communications Policy

As at
October 2023

Communications Policy

Introduction

1. BNK Banking Corporation Limited (the Company) and its controlled entities (the Group) are committed to effective communication with shareholders, market participants, customers, employees, suppliers, financiers, creditors and other stakeholders, and the wider community. The Company will ensure that all stakeholders, market participants and the wider community are appropriately informed of its activities and performance.

2. The Company will endeavour to make publicly available all information to ensure that trading in its shares takes place in an efficient, competitive, and informed market.

3. This Communications Policy contains the Group's approach and commitment to communication.

Confidentiality

4. Information the Group considers private, that is not generally available outside the Group (Confidential Information), and information the Group owns, develops, pays to have developed or to which it has an exclusive right (Proprietary Information), must be treated by the Group and all employees as follows:

(a) The Company and all Group employees must ensure they do not disclose any Confidential Information or Proprietary Information to any third party or other employee who does not have a valid business reason for receiving that information.

(b) If Confidential Information or Proprietary Information is required to be provided to third parties or other employees for valid business purposes, the Company and Group employees must:

(i) take adequate precautions to ensure that information is only used for those purposes for which it is provided and is not misused or disseminated to the Group's detriment; and

(ii) ensure that the information is returned or destroyed when the purpose is complete.

5. Such precautions include obtaining a confidentiality agreement or other undertaking. Advice about these measures can be obtained from General Counsel. General Counsel is required to review all draft confidentiality agreements before they are distributed to any third parties.

6. Any information concerning the Group which is not generally available, and which may have

a material effect on the price or value of the Group's securities, may need to be disclosed in order for the Group to comply with its continuous disclosure obligations referred to in its Continuous Disclosure Policy, and in paragraphs 7 and 8 of this Communications Policy.

Continuous disclosure

7. The Company is a public company listed on the Australian Securities Exchange (ASX). It is subject to continuous disclosure requirements under the Corporations Act 2001 (Cth) and the Listing Rules of ASX Limited (Listing Rules), in addition to periodic and specific disclosure requirements.

8. A fundamental component of the Group's Communication Policy is its continuous disclosure program. To ensure the Company complies with its continuous disclosure obligations, the Board has adopted a Continuous Disclosure Policy.

9. In addition to its continuous disclosure obligations, the Group will make other periodic disclosures as required by law and as contemplated by the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations.

Communications with the ASX

10. All communication with the ASX will be in accordance with the Listing Rules. The Company Secretary (or in his or her absence the Chief Executive Officer/Managing Director) is responsible for communications with ASX.

11. Information communicated to ASX will also be placed on the Company's website.

12. For further information refer to the Group's Continuous Disclosure Policy.

Communication with shareholders and the market

13. This Communications Policy is designed to ensure that the Group:

(a) provides timely and accurate information equally to all shareholders and market participants regarding the Group including its financial situation, performance, ownership, strategies, activities and governance; and

(b) adopts channels for disseminating information that are fair, timely and cost efficient.

14. In addition to those policies and processes contained in the Continuous Disclosure Policy, the Group has implemented a number of processes to ensure achievement of these goals.

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Company Meetings

15. The meetings of shareholders of the Company (Meetings) represent an opportunity for the Company to provide information to its shareholders. The Company encourages attendance at, and participation in, meetings.

16. The Company generally holds its annual general meeting in November each year. A notice of meeting will be sent to shareholders prior to meetings, including details of the time and place of the meeting, the resolutions to be considered and proxy voting procedures.

17. For those shareholders that are not able to attend the Company encourages those shareholders to forward their questions to the Company Secretary prior to the meeting. Where appropriate, these questions will be addressed at the meeting.

Information on the website

18. The Company's website is one of the cornerstones of the Company's Communication Policy. All information released to the ASX will be posted on the Company's website as soon as practicable after the ASX has confirmed that it has received the information, and that the information has been released to the market.

Briefings

19. The Company recognises the importance of the relationship between the Company and its institutional investors, brokers, and analysts. The Company may from time to time conduct briefings to these groups. In these cases, the following protocols will apply:

(a) material information which is required to be disclosed under the Continuous Disclosure Policy will not be disclosed at these briefings unless it has been previously, or is simultaneously, released to the market.

(b) if material information which has not been disclosed is inadvertently released, the Company will immediately release it to the market via the ASX and place it on the Company's website.

(c) questions at briefings that deal with material information that has not previously been disclosed will not be answered; and

(d) the Company will place a copy of the presentation material on the Company's website.

Communication with employees

20. The Group recognises that its employees are central to the Group's success. In order to enable staff to fulfil their role to the high

standards required and to promote employee satisfaction, the Group aims to ensure effective communication with employees. Effective communication with employees starts with their direct manager and with accessibility to senior management.

21. The Group will from time-to-time conduct employee briefings so that all staff are aware of activities within the Group. These briefings may be conducted by the Chief Executive Officer / Managing Director or an appropriate manager.

Electronic communication

22. The Company recognises that it is often efficient to communicate electronically and accordingly shareholders will be given the option to receive communications from, and send communications to, the Company and its share registry electronically.

23. The Group's email systems also allows staff to communicate simply and easily with each other and with management. All employees have access to this system and are encouraged to use it to improve the flow of information and communication generally. The Group will use email to ensure a continued flow of the information and to communicate effectively with staff. Staff should feel free to communicate with any member of management by email.

24. In addition, the Company's website is an important communication tool for employees. It contains a range of information which relates to employees including relevant policies and codes, media and market announcements and presentations to shareholders and institutional

investors. Employees are encouraged to view the website on a regular basis so that they can keep up to date with information concerning the Company.

Website

26. The Company is committed to ensuring that all stakeholders regularly receive information about the Group and its activities. While individual briefings may be held with key stakeholders, such as financiers, the principal means of ensuring that the stakeholders have access to information will be through the Group's website.

27. The Group's website is the primary means to provide information to all stakeholders. It has been designed to enable information to be accessed in a clear and readily accessible manner.

28. The following will be available on the Group's website:

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- (a) all announcements and releases to the ASX;
- (b) copies of presentations to shareholders, institutional investors, brokers and analysts where possible;
- (c) any media or other releases;
- (d) all notices of meeting and explanatory material;
- (e) a copy of the Group's most recent annual report as well as previous annual, half yearly and quarterly reports;
- (f) the Constitution, all of the Group's codes, corporate governance policies and charters; and

- (g) any other relevant information concerning non-confidential activities of the Group including business developments.

Communications with the media

29. All communication with the media will be through the Chair of the Board, CEO, or Chief Financial Officer, or other persons authorised by the CEO from time to time.

Additional information

30. If you have any questions arising from the Group's Communications Policy, please contact the Company Secretary.

Policy Owner:	General Counsel
Policy Reviewer/Approver:	Chief Risk Officer
Policy Approval Committee:	Board Risk and Compliance Committee
Policy Review Frequency:	Every 2 years
Next Review Due:	September 2025
Policy Exemption Authority	None

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1?	September 2023	September 2023	Policy Review due	General Counsel

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