Lender-Wise
CDR COMPLIANCE · DATA HOLDERS

INDEPENDENT CONSUMER DATA RIGHT (CDR) READINESS

Prove your CDR compliance. Keep proving it.

The Consumer Data Right keeps expanding — first banks, then energy, now large non-bank lenders, and next lenders with loan books between $1 billion and $10 billion. With obligations to manage across products, policies and reporting, maintaining visibility and proving compliance is a significant challenge.

Lender-Wise gives your organisation a **single source of truth** for CDR compliance. We help you manage obligations, control product changes, maintain evidence, and deliver board-ready reporting — giving you and your executive team **greater confidence, stronger governance, and reduced compliance risk**.

THE FIVE QUESTIONS EVERY EXECUTIVE ASKS

✓ **Do we know where we stand?**
A readiness assessment scored module by module — RAG-rated, evidenced, board-ready.

✓ **Are risks visible?**
A live obligation register with owners, due dates and alerts on every channel — nothing sits unnoticed.

✓ **Are changes controlled?**
Product changes pass review and executive approval; separation of duties is enforced by the platform.

✓ **Is reporting easy?**
Rule 9.4 figures compute from hashed evidence; board packs generate in your own templates.

✓ **Does evidence exist?**
Every action lands on an append-only audit trail you can export — and show the regulator.

Product Register CDR · v7 endpoints

Authoring → Review → Approval → Published

PRODUCT	RATE	STATUS
Fixed Home Loan — 3 yr	7.90% p.a.	Published
Variable — Owner Occupier	6.14% p.a.	Published
Variable — Low Docs	8.50% p.a.	Draft
Green Personal Loan	9.50% p.a.	In review

Your governed Product Register — approved in the app, published to live CDR endpoints

SECURITY & TRUST BY DESIGN

- Australian-hosted — data stays onshore
- MFA on every account
- Encrypted end to end
- Append-only audit trail
- Accessible — WCAG 2.2 AA

BUILT FOR THE PEOPLE ACCOUNTABLE FOR CDR

Head of Risk · Head of Products · COO · CFO · Head of IT · Approvers

Assess. Run. Prove.

1 Assess

Score readiness against the CDR modules. Every finding tied to a tested control; a RAG report and remediation list your board can act on.

2 Run

Obligations, owners and due dates in one register. Product changes governed with separation of duties; alerts reach people in-app, by email, SMS and push.

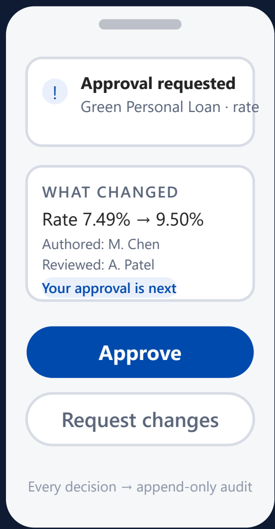
3 Prove

A conformant Product Register served from live v6/v7 endpoints. Rule 9.4 board packs from evidence, and an audit trail that can't be rewritten.

Don't take our word for it — test the endpoint.

Your Product Register is served live as conformant v6/v7 CDR Product Reference Data, generated from what your executives approved — not from a separate copy. It's public, and you can test it today:

```
https://lender-wise.com/cdr/{your-org}/cds-au/v1/banking/products
```



Australian-hosted
Your data stays onshore, at rest and in processing.

MFA on every account
Access by invitation; multi-factor on every sign-in.

Encrypted end to end
At rest and in transit; sensitive fields AES-256-GCM.

Append-only audit
Every action recorded; the log cannot be rewritten.

WCAG 2.2 AA
Accessibility gated in the build pipeline.

Lender-Wise never touches CDR consumer data — it manages obligations, evidence and product data only, keeping it outside the accreditation perimeter. For Rule 9.4, Lender-Wise prepares the evidenced figures and board pack; an authorised person in your organisation submits to the ACCC.

Request access — lender-wise.com/request-access

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