

COMPETITION AND CONSUMER ACT 2010

Section 56GD(2)

Exemption from provisions of the *Competition and Consumer (Consumer Data Right) Rules 2020*

1. The Australian Competition and Consumer Commission (the Commission), pursuant to section 56GD(2) of the *Competition and Consumer Act 2010* (the Act), hereby exempts

Credit Union Australia Ltd (ACN 087 650 959)

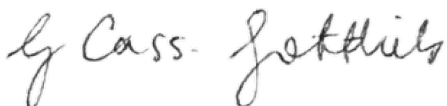
as a data holder, from the following provisions of the *Competition and Consumer (Consumer Data Right) Rules 2020* (the Rules):

- (a) Rule 2.4(3) of Part 2 (the obligation to disclose required product data in relation to a product data request) and all related rules;
- (b) Rule 3.4(3) of Part 3 of the Rules (the obligation to disclose required consumer data in relation to a consumer data request made by an eligible consumer) and all related rules; and
- (c) Rule 4.6(4) of Part 4 (the obligation to disclose required consumer data in relation to a consumer data request made by an accredited person) and all related rules,

to the extent that they would apply to the CDR data described in clause 2 of this instrument.

2. The CDR data that is the subject of this instrument is required product data and required consumer data for products offered by Credit Union Australia Ltd as part of its 'Small Business Banking' pilot.
3. A reference to "related rules" for the purpose of this instrument means:
 - (a) in respect of rule 2.4(3): rule 1.12;
 - (b) in respect of rule 3.4(3): rule 1.13(1); and
 - (c) in respect of rule 4.6(4): rules 1.13(1), 1.15(1), 1.15(5), 4.5(3), 4A.5(2), 4A.6(1), 4A.14(2), 4A.14(3).
4. This exemption applies until 30 June 2024.
5. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 16th November 2023



Gina Cass-Gottlieb
Chair
Australian Competition and Consumer Commission