

From: Dalton, James <James.Dalton@acc.gov.au>
Sent: Monday, 26 September 2022 12:09 PM
To: [REDACTED]
Cc: ACCC-CDR <ACCC-CDR@acc.gov.au>; Brett, Georgina <georgina.brett@acc.gov.au>; Grujicic, Ana <ana.grujicic@acc.gov.au>; [REDACTED]
Subject: Bendigo and Adelaide Bank Limited - outcome of s56GD exemption application [SEC=OFFICIAL] [ACCC-ACCCANDAER.FID2699004]

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OFFICIAL

Dear [REDACTED]

The ACCC has decided to grant an exemption to Bendigo and Adelaide Bank Limited under section 56GD of the *Competition and Consumer Act 2010* (Cth) (**CCA**). A copy of the signed exemption instrument is **attached** for your records.

In accordance with section 56GD(4) of the CCA, we will publish details of the exemption on our website in a [public register](#).

Please do not hesitate to contact us if you have any questions.

James Dalton

Senior Investigator – Enforcement & Exemptions | Regulatory Branch | Consumer Data Right
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Released under FOI

www.accc.gov.au

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Bendigo and Adelaide Bank Limited ABN 11 068 049 178

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

Bendigo and Adelaide Bank Limited (ABN 11 068 049 178) (BAB)


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

- a. 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
- b. Rule 4.6(4) of Part 4 of the Rules (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:
 - a. required consumer data for products of the Alliance Bank brand
 - b. required consumer data for products of the Rural Bank brand
 - c. required consumer data for products of Adelaide Bank however branded
 - d. required consumer data dated between 1 January 2017 and 31 December 2017 (inclusive) for products of the Bendigo Bank brand
3. The exemption granted in respect of the data described in clause 2(a) applies until 31 July 2023.
4. The exemption granted in respect of the data described in clause 2(b) applies until 31 December 2023.
5. The exemption granted in respect of the data described in clause 2(c) applies until 31 December 2023 for new and refinanced brokered customers, and until 31 December 2024 for existing brokered customers and white-labelled products.
6. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 22nd September 2022



Gina Cass-Gottlieb

Chair

Australian Competition and Consumer Commission