



# **Competition and Consumer Amendment (Consumer Data Right Measures No. 1) Regulations 2022**

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I, General the Honourable David Hurley AC DSC (Retd), Governor-General of the Commonwealth of Australia, acting with the advice of the Federal Executive Council, make the following regulations.

Dated 31 March 2022

David Hurley  
Governor-General

By His Excellency's Command

Jane Hume  
Minister for Superannuation, Financial Services and the Digital Economy

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## 1 Name

This instrument is the *Competition and Consumer Amendment (Consumer Data Right Measures No. 1) Regulations 2022*.

## 2 Commencement

- (1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. The whole of this instrument	The day after this instrument is registered.	2 April 2022

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

- (2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

## 3 Authority

This instrument is made under the *Competition and Consumer Act 2010*.

## 4 Schedules

Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.

## Schedule 1—Amendments

### *Competition and Consumer Regulations 2010*

#### 1 After regulation 28RA

Insert:

#### **28RB Modifications of certain provisions for parts of the banking sector**

For the purposes of paragraph 56GE(2)(c) (modifications) of the Act, this regulation declares that the provisions of the *Competition and Consumer (Consumer Data Right) Rules 2020* apply in relation to:

- (a) the classes of data holders referred to in subclause 6.6(1) of Schedule 3 to those Rules; and
- (b) the classes of CDR data referred to in that subclause;

as if that subclause were modified by replacing the commencement table in that subclause with the following:

Data holder	Data sharing obligations	Start date to 31 Jan 2021	1 Feb 2021 to 28 Feb 2021	1 Mar 2021 to 30 Jun 2021	1 Jul 2021 to 31 Oct 2021	1 Nov 2021 to 31 Jan 2022	1 Feb 2022 to 30 Sept 2022	1 Oct 2022 onward
Initial data holders (NAB, CBA, ANZ, Westpac branded products)	Part 2	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases
	Part 3	-	-	-	-	-	-	-
	Part 4	Phase 1 Phase 2	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases
Any other relevant ADI and initial data holders for non-primary brands	Part 2	Phase 1	Phase 1 Phase 2	Phase 1 Phase 2	All product phases	All product phases	All product phases	All product phases
	Part 3	-	-	-	-	-	-	-
	Part 4	-	-	-	Phase 1 JAE CODE	Phase 1 Phase 2 JAE	All product phases JAE	All product phases
Accredited ADI and accredited non-ADI (reciprocal data holder)	Part 2	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases
	Part 3	-	-	-	-	-	-	-
	Part 4	-	-	Phase 1 JAE CODE	All product phases JAE	All product phases JAE	All product phases JAE	All product phases