From: Craig Rumble

Sent: Wednesday, 4 November 2020 1:45 PM

To: ACCC-CDR

**Subject:** RE: Consultation on proposed changes to the CDR Rules

Hi Chad,

Modified below for further distribution

## Feedback:

## 1. timeframes

- a. CDR July 2021 the degree of early adoption testing required with Xmas and extent of the rollout due to numbers, actually consumes 30% of our development and testing time.
- b. Joint Account Nov 2021 we would think due to the size of the change and on the back of the July 2021 date it would be more feasible if moved to Q1 2022
- 2. Challenge keeping up with and incorporating ongoing updates.

Regards

Craig