



**Consumer
Data Right**

Consumer Data Right

DRAFT Accreditation guidelines

DRAFT: 23 September 2019

Contents

Glossary.....	3
1. Introduction	4
2. Background.....	4
2.1. Why apply for accreditation?.....	4
2.2. Levels of accreditation	5
Unrestricted.....	5
3. How to apply for accreditation	5
3.1. Establishing an account.....	5
3.2. How to lodge a valid application for accreditation.....	5
Standard form	5
Streamlined form.....	6
3.3. Amending an application.....	6
3.4. Withdrawing an application	7
3.5. Providing false or misleading information.....	7
4. Steps in the accreditation process.....	7
4.1. Check for completeness.....	7
4.2. Further information and consultation	8
4.3. Accreditation decisions	8
4.4. Commencement of accreditation.....	8
4.5. Inclusion in the register	8
5. The criteria for accreditation	8
5.1. Streamlined accreditation.....	9
5.2. Obligations of accredited person at the unrestricted level	9
5.3. Fit and proper person.....	9
5.4. Information Security	9
5.5. Dispute Resolution Processes	10
Internal dispute resolution	10
External dispute resolution	11

5.6. Insurance.....	11
6. Conditions on accreditation	12
6.1. Conditions.....	12
6.2. Notification of imposition, variation or removal of condition	12
7. Reciprocal data holder obligations	13
8. Transfer, suspension, surrender and revocation of accreditation.....	13
8.1. Transfer	13
8.2. Surrender.....	13
8.3. Suspension and revocation of accreditation.....	13
9. Review of decisions	14
9.1. Administrative Appeals Tribunal.....	14
Refusal to accredit.....	14
Imposing or varying conditions	14
Revocation, suspension or extension of suspension	14
9.2. Federal Court.....	15
Judicial review of Accreditor decision	15
Review of Tribunal determinations	15
10. Related publications.....	15

Glossary

Shortened form	Extended form
accredited person	an accredited person means a person who has satisfied the Accreditor that it meets the criteria for accreditation specified in the CDR Rules and has been accredited by the Accreditor
Accreditor	Data Recipient Accreditor – currently the ACCC
ACCC	Australian Competition and Consumer Commission
ADI	authorised deposit-taking institution
AFCA	Australian Financial Complaints Authority
Applicant	a person who makes an application for accreditation as an accredited person
ASIC	Australian Securities and Investment Commission
associated person	a person involved/or could be involved in decision making by the applicant or accredited person or who has the ability to significantly impact another person's management of CDR data. For a body corporate – an associate of the other person or associated entity has the meaning given to it under the <i>Corporations Act 2001</i>
CDR	Consumer Data Right
CDR Consumer	CDR consumer is defined in the Act, see subsection 56AI(3)
CDR data	CDR data is specific information for the relevant designated sector. See s 56AI(1) of the Act. For the banking sector this is set out in Schedule 3 of the CDR Rules.
CDR Participant Portal	the online mechanism to complete and submit an accreditation application
CDR Register	register of accredited persons
CDR Rules	<i>Proposed Competition and Consumer (Consumer Data Right) Rules 2019 – August 2019</i>
Data Holder	a holder of CDR data
designation instrument	before a sector of the economy is subject to the CDR, the sector must be designated by the Minister in a legislative instrument known as a designation instrument
EDR	External Dispute Resolution
IDR	Internal Dispute Resolution
Registrar	Accreditation Registrar – currently the ACCC
the Act	<i>Competition and Consumer Act 2010</i>
The Tribunal	Administrative Appeals Tribunal

1. Introduction

Under Part IVD of the *Competition and Consumer Act 2010 (the Act)*, the Consumer Data Right (CDR) regime will allow consumers to require data holders to share their data with accredited persons.

The Proposed Competition and Consumer (Consumer Data Right) Rules 2019 - August 2019 (**CDR Rules**) set out how the CDR is to operate¹ including the criteria that the Data Recipient Accreditor (**Accreditor**) (currently the Australian Competition and Consumer Commission (**ACCC**)) will apply when considering an application for accreditation.

This guide aims to provide information and guidance to assist applicants with lodging a valid application to become an accredited person.

This guide may be updated from time to time and is not intended to be exhaustive on all aspects of the accreditation process. This guide should be read in conjunction with the two supplementary accreditation guidelines on Insurance and Information Security, and the CDR Rules.

Enquiries about applications for accreditation should be directed to the Director, Accreditation, Consumer Data Right Branch, at ACCC-CDR@acc.gov.au.

2. Background

The CDR aims to give consumers more access to and control over their personal data.

Being able to easily and efficiently share data will improve consumers' ability to compare and switch between products and services and encourage competition between service providers, leading to more innovative products and services for consumers and the potential for lower prices

Banking is the first sector to be brought into the CDR.

2.1. Why apply for accreditation?

Accredited persons may receive a CDR Consumer's data from a data holder at the request and consent of the consumer.² Any person, in Australia or overseas, who wishes to receive CDR data to provide products or services to consumers under the CDR regime, must be accredited.

The Act provides that the Accreditor may accredit persons if it is satisfied that they meet the criteria specified in the CDR Rules.³

Once accredited, an accredited person must comply with ongoing obligations to maintain accreditation.⁴ For further information about ongoing obligations please refer to the most recent version of the CDR Rules.

¹ The Act sets out the CDR framework including the subject matter that the CDR Rules may cover.

² CDR Rules, rule 4.3.

³ The Act, section 56CA(1).

⁴ CDR Rules, Schedule 1, rule 2.1.

2.2. Levels of accreditation

Unrestricted

Currently the only level of accreditation is unrestricted. Additional levels of accreditation will be included in the future as the CDR develops and other sectors are introduced to the CDR regime.

The criteria for the unrestricted level are set out in section 5 below.

3. How to apply for accreditation

3.1. Establishing an account

In order to apply for accreditation, an applicant must first set up an account through the CDR Participant Portal. The CDR Participant Portal is the online mechanism through which an applicant can complete and submit an accreditation application. In most cases the applicant's primary business contact would complete this process. As part of the account creation process, the applicant's primary business contact will need to verify their identity and authority to act on behalf of the applicant.

Once an account has been created and confirmed, the applicant may complete the relevant accreditation form and submit it to the Accreditor for assessment.⁵

3.2. How to lodge a valid application for accreditation

An application for accreditation must be made through the CDR Participant Portal. Electronic accreditation forms will be available on the CDR website when the applications for accreditation are opened more generally later in the year. Sample application forms incorporating all the questions that may appear in the online application forms will be available on the ACCC's website once the Rules have been made. Links will be added to this guide when available.

Once logged in to the CDR Participant Portal, select "New Application" and then select the relevant approved application form.

Currently, there are two approved forms, a standard approved form at the unrestricted level (standard form) and a streamlined approved form at the unrestricted level (streamlined form). All applicants that are not an authorised deposit-taking institution (ADI) must complete the standard form for accreditation.

Once the appropriate form has been selected, an applicant can begin completing the form. Fulsome responses will be required where appropriate. Responses can be saved and revisited at a later time.

Standard form

The standard form seeks information about the applicant which will be used to assess the application, populate the Accreditation Register or otherwise administer the CDR system. Information sought includes:

- applicant's ownership structure
- number of employees
- whether the applicant is, or expects to be, a holder of designated data

⁵ CDR Rules, rule 5.2.

- applicant's intended use of data
- a description of the types of goods or services that the applicant intends to offer to CDR Consumers using CDR data
- relevant licences held
- any recognition/accreditation by other schemes⁶
- the applicant's policy on how it will manage CDR data.

In addition, the form requires information and supporting documents to address the accreditation criteria, such as:

- information about whether the applicant is a '*fit and proper person*' to manage CDR data⁷, and
- information about the applicant's:
 - information security
 - insurance arrangements
 - relevant internal dispute resolution (**IDR**) procedures
 - membership details of the relevant external dispute resolution (**EDR**) scheme
 - physical and electronic addresses for service, or if the applicant is a foreign entity their local agent's physical and electronic addresses for service.⁸

Further detail on addressing the accreditation criteria is set out at section 5 below.

Once all mandatory fields have been completed and all required documents uploaded the applicant will be able to submit the application for accreditation to be assessed by the Accreditor.

Streamlined form

For the banking sector an applicant who is an ADI (but not a restricted ADI) meets the criteria for streamlined accreditation and may complete the streamlined version of the approved accreditation form.⁹

The streamlined approved form will require an ADI to provide its policy on how it will manage CDR data and details of its Australian Financial Complaints Authority (**AFCA**) membership (the recognised EDR scheme for banking).¹⁰

3.3. Amending an application

Once an application has been submitted it can be viewed but not amended. However, an applicant may request a change or submit additional information to accompany an application through the CDR Participant Portal. The additional information submitted will be considered by the Accreditor alongside the original information contained in the application.

For example, additional information may have to be submitted when a person who is included as a fit and proper person in the original application is no longer fit and proper, or is no longer associated with the applicant.

⁶ CDR Rules, rule 5.2.

⁷ CDR Rules, rule 1.9.

⁸ CDR Rules, rule 5.12.

⁹ CDR Rules, rule 5.5.

¹⁰ CDR Rules, rule 5.12.

3.4. Withdrawing an application

An application can be withdrawn at any stage of the application process.

To withdraw an application after it has been submitted, the applicant must log into the CDR Participant Portal and submit a change request form to withdraw the application. The request to withdraw an application will be acknowledged by the Accreditor when received.

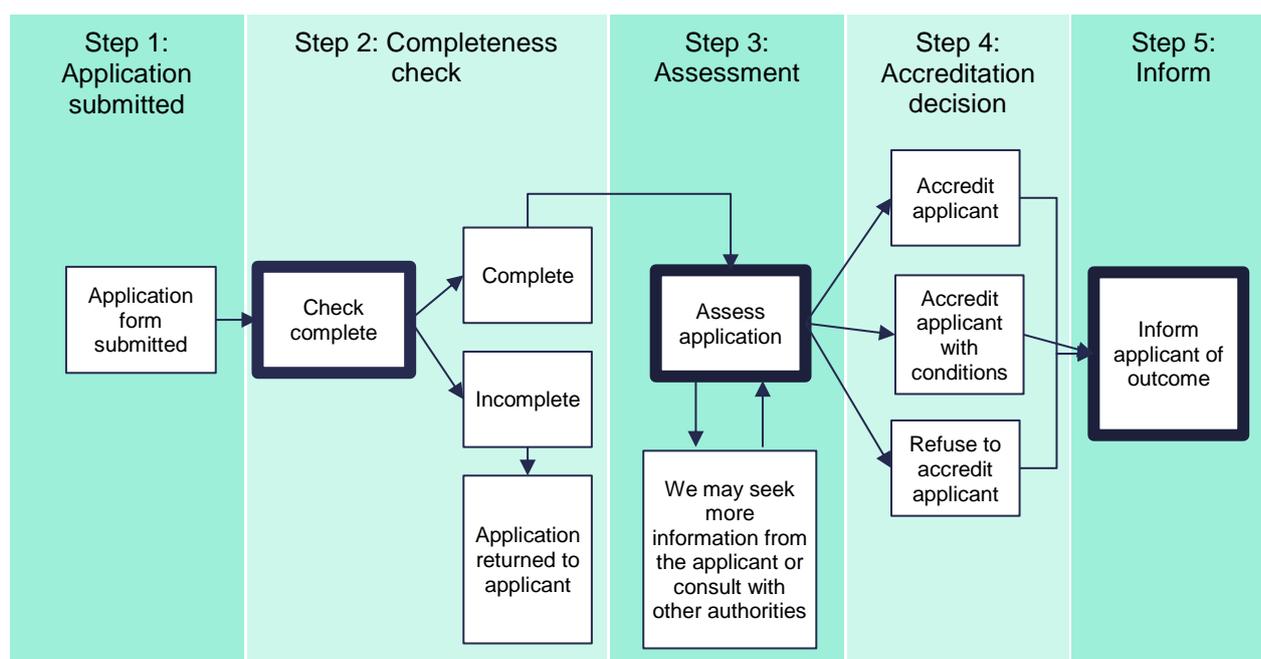
3.5. Providing false or misleading information

It is a serious criminal offence under the Commonwealth Criminal Code to provide false or misleading information. False or misleading information in an application (including a material omission) may also be grounds to revoke any accreditation granted on the basis of that information.¹¹

4. Steps in the accreditation process

This section outlines the steps the Accreditor will take in assessing applications for accreditation.

Figure 1: Accreditation process



4.1. Check for completeness

The first step in the accreditation process is for the Accreditor to determine if the application is complete. If the application is found to be incomplete, the Accreditor will return the application to the applicant indicating where further information is required.

The applicant will be able to complete the relevant section of the application and resubmit it.

The Accreditor will consider an application to be incomplete when required fields on the approved form have not been completed or required documentation is missing.

¹¹ CDR Rules, rule 5.17(1).

4.2. Further information and consultation

If the Accreditor considers the application is complete but that further information is needed to assess the application and make a decision whether to accredit a person, it may:

- request additional information from the applicant:
 - by way of an interview¹²
 - in writing, by phone or other electronic means.¹³
- consult with Australian government authorities, such as the Information Commissioner, the Australian Prudential Regulation Authority and the Australian Securities and Investment Authority (ASIC), as well as similar authorities overseas.¹⁴

4.3. Accreditation decisions

The Accreditor will notify the applicant, and the Accreditation Registrar (**Registrar**), in writing, after accreditation is granted. The Registrar will also be informed of the accredited person's name, any conditions of accreditation, and the effect of any conditions where appropriate.¹⁵

If the Accreditor has decided not to grant accreditation, the Accreditor will advise the applicant in writing and provide information about the applicant's rights to have the decision reviewed.¹⁶ Further information is provided below at section 9.

4.4. Commencement of accreditation

Accreditation will take effect when the Accreditor's decision to accredit the applicant is included in the CDR Register.¹⁷

4.5. Inclusion in the register

The Registrar maintains the CDR Register and may require an accredited person to provide information to it in order for requests under the CDR Rules to be processed.

For the purpose of maintaining the security, integrity and stability of the CDR Register and associated database, the Registrar may also undertake or facilitate testing and may request accredited persons to participate in that testing. An accredited person must comply with such a request.

5. The criteria for accreditation

The criteria for accreditation at the unrestricted level is that the applicant:

- would, if accredited, be able to comply with the obligations of a person who is accredited at that level¹⁸, or
- meets the criteria for streamlined accreditation as set out in the CDR Rules for the relevant designated sector.¹⁹

¹² CDR Rules, rule 5.3(2)(b).

¹³ CDR Rules, rule 5.3(2)(c).

¹⁴ CDR Rules, rule 5.4.

¹⁵ CDR Rules, rule 5.15.

¹⁶ CDR Rules, rule 5.7(3)(b).

¹⁷ CDR Rules, rule 5.8.

¹⁸ CDR Rules, rule 5.5(a).

¹⁹ CDR Rules, rule 5.5(b).

The relevant assessment criteria are outlined below.

Streamlined accreditation

While ADIs (other than restricted ADIs) meet the criteria for the streamlined accreditation process, once accredited ADIs must also comply with the ongoing obligations of an accredited person (excluding the insurance obligation).²⁰

Obligations of accredited person at the unrestricted level

5.1. Fit and proper person

An applicant and any associated person of the applicant must be a fit and proper person to manage CDR data.

The Accrerator will consider the following matters in assessing this criteria - whether an applicant, or any associated person, has been:

- convicted of a serious crime or dishonesty offence within the past 10 years in Australia or a foreign jurisdiction
- found to be in contravention of any law relating to managing CDR data in Australia or a similar law in another country
- subject to a determination relating to interfering with the privacy of an individual under the *Privacy Act 1988*, or similar finding or determination under a similar law in another country
- insolvent or bankrupt
- subject to a determination made under an external dispute resolution scheme recognised under the *Privacy Act 1988*, or a recognised external dispute resolution scheme²¹ that included a requirement to pay financial compensation, or
- any other relevant matter, including but not limited to the objects of Part IVD of the Act.²²

Broadly, the object of Part IVD of the Act is:

- to enable consumers in certain sectors (currently banking) to require information about them to be shared safely, efficiently and conveniently to:
 - themselves, or
 - accredited persons (subject to privacy safeguards) and
- to enable any person to efficiently and conveniently access information about goods and services that do not relate to identifiable consumers and as a result create more choice and competition.

For a body corporate, the Accrerator will also consider whether any of its directors have ever been disqualified or banned from managing a company.²³

5.2. Information Security

The Act and CDR Rules contain a number of privacy safeguards to increase the protection of a consumer's data.

²⁰ CDR Rules, rule 5.12.

²¹ A recognised external dispute resolution scheme. For the banking sector this is the Australian Financial Complaints Authority.

²² CDR Rules, rule 1.9.

²³ CDR Rules, rule 1.9(1)(d).

An applicant must take the steps set out in Schedule 2 of the CDR Rules, 'Privacy Safeguard 12' to protect CDR data from misuse, interference, loss, unauthorised access, modification or disclosure'.²⁴

An applicant must provide an assurance report prepared in accordance with the Australian Standard on Assurance Engagements (ASAE) 3150 *Assurance Engagement on Controls* when applying for accreditation.

Information and guidance to assist applicants in meeting this obligation is set out in the *Supplementary accreditation guidelines: information security obligation*.

5.3. Dispute Resolution Processes

Internal dispute resolution

Applicants must have internal dispute resolution (IDR) processes that meet the requirements set out in the CDR Rules for the relevant designated sector.

For applicants in relation to the banking sector, Schedule 3, Part 5 of the CDR Rules requires that applicants must have internal dispute resolution (IDR) processes that comply with provisions of [ASIC's Regulatory Guide 165 Licensing: Internal and external dispute resolution](#)²⁵ as in force from time to time.

The relevant provisions deal with matters set out in the table below.

Table 1: Relevant provisions of ASIC's Regulatory Guide 165

Matters to be dealt with	Relevant paragraphs of Regulatory Guide 165 Licensing: Internal and external dispute resolution current as at September 2019
Guiding principles or standards the applicant's IDR procedures must meet	165.82 – 165.84
Outsourcing IDR procedures	165.76
Responding to complaints (including maximum timeframes for a response)	165.80 – 165.81 165.86 – 165.88 165.90 – 165.94
Multi-tiered IDR procedures	165.121 – 165.123
Tailoring IDR procedures to the applicant's business	165.68
Documenting internal facing IDR processes, policies and procedures	165.126 – 165.129
Establishing links between IDR procedures and external dispute resolution	165.130

²⁴ CDR Rules, Schedule 2

In addition, an applicant must have a CDR policy²⁶ about how it will manage CDR data and reference its IDR policy. The CDR policy must include the following information about how the applicant will manage complaints relating to the management of CDR data:

- when, where and how a CDR consumer can lodge a complaint
- the information a CDR Consumer must provide in a complaint
- when a CDR Consumer can expect their complaint will be acknowledged
- the applicant's process for handling CDR Consumer complaints
- time periods associated with various stages in the CDR Consumer complaint process
- options for redress
- options for review, both internally and externally.²⁷

The applicant's CDR Policy must be available to consumers free of charge in a readily accessible location such as the applicant's website or on a mobile application.²⁸ If a consumer requests, the applicant must also provide an electronic or hard copy of the policy depending on the consumer's preference.²⁹

External dispute resolution

An applicant must be a member of a recognised external dispute resolution scheme in relation to CDR consumer complaints.³⁰ As evidence of their membership, applicants will be required to provide their membership details including membership number and date of commencement.

For the banking sector an applicant must be a member of AFCA.

5.4. Insurance

An applicant must have adequate insurance, or a comparable guarantee, relevant to the nature and extent of their management of CDR data.³¹ The object of this requirement is to reduce the risk of CDR consumers not being properly compensated due to an accredited person's lack of financial resources.

The insurance arrangements an accredited person must meet to maintain adequate insurance are not prescribed because what will be adequate will depend on a range of factors which may be unique to the insured

A list of matters an applicant needs to take into account when considering adequate insurance arrangements is set out in *Supplementary Accreditation guidelines: insurance obligation*.

²⁶ CDR Rules, rule 7.2.

²⁷ CDR Rules, rule 7.2(6).

²⁸ CDR Rules, rule 7.2(8).

²⁹ CDR Rules, rule 7.2(9).

³⁰ CDR Rules, rule 6.2.

³¹ CDR Rules, rule 5.12(2)(b).

6. Conditions on accreditation

6.1. Conditions

The Accreditor may impose any conditions on accreditation at the time of accreditation or at any time after accreditation.³² It may also vary or remove any condition at any time after a condition is imposed.³³ Conditions could relate to testing requirements, or specify that the accreditation is limited to the operation of particular websites or software products or alternatively mandate that certain websites or software products cannot be used. A condition, for example, may be to suspend the use or operation of an application. Any use of that application by the accredited person, including any attempt to seek to collect CDR data via that application would be a breach of its condition of accreditation. Condition lifespan and removal

The Accreditor will set a time and date at which a condition takes effect.³⁴ The Accreditor will also specify the period the condition will apply, this could be a specified date or in perpetuity.

A condition of accreditation may be removed by the Accreditor at any time if it considers the condition is no longer necessary.

6.2. Notification of imposition, variation or removal of condition

The Accreditor must write to an applicant or accredited person, to advise it is proposing to impose, vary or remove a condition and give the applicant or accredited person a reasonable opportunity to be heard about the proposal.³⁵

The Accreditor will then make a decision based on any additional evidence an applicant or accredited person may provide as to whether the condition should remain, be modified, or removed.

The Accreditor need not give an accredited person notice prior to imposing or varying a condition where to do so would create a real risk of harm or abuse to an individual, or have an adverse impact on the security, integrity or stability of the Register or CDR system. However the Accreditor must provide an accredited person with an opportunity to be heard about the imposition or variation of a condition as soon as practicable.³⁶

The Accreditor must also notify an applicant or accredited person, in writing, as soon as practicable after imposing, varying or removing a condition.³⁷

The Accreditor may also make a public notice of a condition or variation imposed on accreditation.³⁸

The Accreditor will notify the Accreditation Registrar as soon as practicable after the imposition, variation or removal of a condition, and if appropriate provide further description of its effect.³⁹

The Registrar must make the conditions on accreditation publicly available and if the Accreditor directs, a description of the effect of any such conditions. For example, where an

³² CDR Rules, rule 5.10(1)(a).

³³ CDR Rules, rule 5.10(1)(b).

³⁴ CDR Rules, rule 5.10(4).

³⁵ CDR Rules, rule 5.10(2)(b).

³⁶ CDR Rules, rule 5.10(3).

³⁷ CDR Rules, rule 5.11(1).

³⁸ CDR Rules, rule 5.10(5).

³⁹ CDR Rules, rule 5.15(a)(ii).

accredited person's accreditation is conditional on the suspension of an application, that information is to be made publicly available.

7. Reciprocal data holder obligations

From 1 July 2020, if an applicant holds designated data, once accredited, the applicant will also be subject to the obligations of a data holder.⁴⁰ From 1 July 2020, if an applicant holds designated data, once accredited, the applicant will also be subject to the obligations of a data holder.⁴¹ This includes both non-ADIs and ADIs.

8. Transfer, suspension, surrender and revocation of accreditation

8.1. Transfer

An accreditation cannot be transferred, even between related bodies corporate.⁴² Change in control of an accredited person will not affect accredited status, however, accredited persons are required to notify the Accrerator of any material changes in circumstances that are relevant to compliance with their obligations, including the fit and proper person obligation.⁴³

8.2. Surrender

If an accredited person no longer wishes to be accredited it may apply to the Accrerator to surrender accreditation. Applications to surrender accreditation must be in writing.⁴⁴

The Accrerator must advise the applicant in writing of its acceptance of the application to surrender the accredited person's accreditation.⁴⁵

8.3. Suspension and revocation of accreditation

The Accrerator may suspend or revoke accreditation in certain circumstances, for example, if:

- it is satisfied that accreditation was granted on the basis of false or misleading information
- it is satisfied that an associated person of the accredited person has contravened a law relevant to the management of CDR data
- it reasonably believes this step is necessary to protect consumers or to protect the security, integrity or stability of the Register or other information technology systems used to disclose or collect CDR data
- the accredited person who is an ADI ceases to be an ADI
- the accredited person has, or the Accrerator reasonably believes the accredited person may have, contravened an offence of the Act, a civil penalty provision of the CDR Rules, a data standard, or any condition of its accreditation

⁴⁰ CDR Rules, Schedule 3, rule 6.13.

⁴¹ CDR Rules, Schedule 3, rule 6.13.

⁴² CDR Rules, rule 5.16.

⁴³ CDR Rules, rule 5.14.

⁴⁴ CDR Rules, rule 5.17(1).

⁴⁵ CDR Rules, rule 5.17(1).

- it is no longer satisfied the accredited person is a fit and proper person to manage CDR data.⁴⁶

Before the Accreditor suspends or revokes an accreditation, the Accreditor will inform the accredited person of:

- the proposed suspension or revocation
- when it will commence, and
- for suspension, the duration.⁴⁷

The Accreditor will then provide a reasonable opportunity for the accredited person to be heard about proposed suspension or revocation before making its decision.⁴⁸

Accreditation may be suspended without notice if there is a need for urgency.⁴⁹ In these circumstances the Accreditor will inform the accredited person as per the steps above as soon as practicable.⁵⁰ Accreditation may be suspended for a specific period or until the occurrence of a specified event. Suspension of accreditation may also be extended. In these circumstances, the Accreditor will inform the accredited person of this fact.⁵¹

9. Review of decisions

9.1. Administrative Appeals Tribunal

Refusal to accredit

An applicant may seek to have a decision by the Accreditor to refuse to accredit the applicant reviewed by the Administrative Appeals Tribunal (**the Tribunal**).⁵²

Imposing or varying conditions

An applicant may make an application to the Tribunal to review the Accreditor's decision when the Accreditor has notified an applicant that it has decided to impose or vary condition/s on an accreditation and has provided the applicant with an opportunity to be heard about the decision.⁵³

Revocation, suspension or extension of suspension

If the Accreditor moves to revoke, suspend or extend a suspension of accreditation it will initially inform an accredited person of that fact.⁵⁴ The accredited person will have a reasonable amount of time to respond to the proposal and the Accreditor will review any response, if provided, to the proposal. The Accreditor will then make a decision based on any additional evidence an accredited person may provide as to whether the revocation, suspension or extension of suspension stands, or will not be applied.

⁴⁷ CDR Rules, rules 5.18, 5.19.

⁴⁸ CDR Rules, rules 5.18(1)(b), 5.20(2)(b).

⁴⁹ CDR Rules, rule 5.21.

⁵⁰ CDR Rules, rule 5.21(3)(a).

⁵¹ CDR Rules, rule 5.20(4).

⁵² CDR Rules, rule 5.7(3).

⁵³ CDR Rules, rule 9.2(a).

⁵⁴ CDR Rules, rules 5.18, 5.20.

If accreditation is revoked, suspended, or the suspension extended an accredited person may then make an application to the Tribunal to review the decision to revoke accreditation.⁵⁵

9.2. Federal Court

Judicial review of Accreditor decision

Review of Accreditor decisions can be sought in the Federal Court under the *Administrative Decisions (Judicial Review) Act 1977* or in the original jurisdiction of the Federal Court under section 39B of the *Judiciary Act 1903* on a question of law (judicial review).

Judicial review is concerned only with the legality of the decision, for example, whether the Accreditor had the power to make the decision, whether it has taken into account an irrelevant consideration or failed to take into account a relevant consideration, or whether the decision was so unreasonable that no reasonable decision maker could have made it. The Federal Court cannot determine the merits of the case. In the event an applicant wishes to obtain a review of the merits of a decision by the Accreditor, the Tribunal is the appropriate avenue for review.

Review of Tribunal determinations

The Federal Court can review Tribunal determinations only on questions of law, not questions of fact or the merits of the decision.

10. Related publications

Specific information and guidance to assist applicants in meeting the insurance and information security obligations for accredited persons are set out in separate guidelines. These can be found at:

- Supplementary accreditation guidelines: insurance obligation
- Supplementary accreditation guidelines: information security obligation
- [Proposed Competition and Consumer \(Consumer Data Right\) Rules 2019 – August 2019](#)

⁵⁵ CDR Rules, rule 9.2(b).