

Consumer data right rules – data sharing obligations, phasing summary table

Data holders	Data sharing obligations	1 st stage: data disclosure commencement date - 31 January 2020	2 nd stage: 1 February 2020 – 30 June 2020	3 rd stage: 1 July 2020 – 31 January 2021	4 th stage: 1 February 2021 – 30 June 2021	5 th stage: 1 July 2021 – 31 January 2022	6 th stage: from 1 February 2022
Initial data holders (branded NAB, CBA, ANZ, Westpac)	<i>Product reference data</i>	Phase 1	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 3: Consumer data requests made by eligible CDR consumers</i>	-	-	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 4: Consumer data requests made by accredited persons</i>	-	Phase 1	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 4: Consumer data requests made by accredited persons (voluntary)</i>	-	Phase 2	-	-	-	-
Any other relevant ADI and initial data holder brands	<i>Product reference data</i>	-	-	Phase 1	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 3: Consumer data requests made by eligible CDR consumers</i>	-	-	-	-	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3
	<i>Part 4: Consumer data requests made by accredited persons</i>	-	-	-	Phase 1	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3
Voluntarily participating ADI (subject to registration and satisfactory completion of testing)	<i>Product reference data</i>	Phase 1	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 3: Consumer data requests made by eligible CDR consumers</i>	-	-	-	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 4: Consumer data requests made by accredited persons</i>	-	-	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
Accredited ADI and accredited non-ADI (reciprocal data holder)	<i>Product reference data</i>	-	-	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 3: Consumer data requests made by eligible CDR consumers</i>	-	-	-	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	<i>Part 4: Consumer data requests made by accredited persons</i>	-	-	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3

Consumer data right rules – data sharing obligations, phasing summary table

Key

For product reference data sharing:

Required to share:

- Particular phases of product reference data

For consumer data sharing:

Required to share data from:

- Accounts held in the name of an individual CDR consumer
- Open accounts

May share the following data voluntarily:

- CDR data that relates to a joint accounts
- CDR data that relates to a closed accounts
- CDR data that relates to direct debits
- CDR data that relates to scheduled payments
- CDR data that relates to payees
- CDR data that is “get account detail” or “get customer detail” (within the meaning of the standards)

Required to share data from:

- Accounts held in the name of one CDR consumer in their name alone
- Open accounts
- CDR data that relates to a joint accounts
- CDR data that relates to a closed accounts
- CDR data that relates to direct debits
- CDR data that relates to scheduled payments
- CDR data that relates to payees
- CDR data that is “get account detail” or “get customer detail” (within the meaning of the standards)

For *phase 1*, *phase 2*, and *phase 3* products, see Schedule 3, cl. 6.5 of the CDR rules.
