

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 CCA), hereby exempts **Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (ANZ)** as a data holder, from the *Competition and Consumer (Consumer Data Right) Rules 2020* (the Rules) as set out in clause 2 and from Part IVD of the CCA as set out in clause 4, of this exemption instrument.
2. The following rules to the extent that they would apply to the CDR data described in clause 3 of this instrument:
 - a) Rule 2.4(3) of Part 2 of the Rules (the obligation to disclose required product data in response to a product data request), and all related rules; and
 - b) Rule 3.4(3) of Part 3 of the Rules (obligation to disclose required consumer data in relation to a consumer data request made by an eligible consumer), and all related rules; and
 - c) Rule 4.6(4) of Part 4 (obligation to disclose required consumer data in relation to a consumer data request made by an accredited person), and all related rules.
3. The CDR data that is the subject of this instrument is required product data and required consumer data for products, offered by ANZ under its sub-brand 'ANZ Plus'.
4. Section 56ED(7) of the CCA and rule 7.2(8) of the Rules to the extent these provisions require a CDR policy be made available on 'ANZ Plus' branded online services.
5. The exemption applies until 31 March 2022.
6. In this instrument, the terms used have the meanings given in the Rules and the Act.

Dated: 4 November 2021



Rodney Graham Sims
Chair
Australian Competition and Consumer Commission