

OFFICIAL

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 Act), hereby
 - i) exempts

Australia and New Zealand Banking Group Limited (ABN 11 005 357 522)

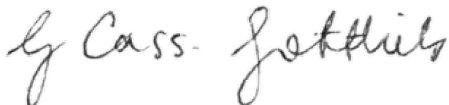
as a data holder, from the following provisions of the *Competition and Consumer (Consumer Data Right) Rules 2020* (the Rules):

- (a) 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 consumers) and all related rules; and
- (b) Rule 4.6(4) of Part 4 (the obligation to disclose required consumer data in relation to a consumer data request made by an accredited person), and all related rules.

to the extent that they would apply to the CDR data described in clause 2 of this instrument.

- ii) revokes clause 2.b. and clause 4 of the Exemption to provisions of the Rules granted to Australia and New Zealand Banking Group Limited on 2 June 2022.
2. For the purposes of clause 1, the CDR data that is the subject of this instrument is required consumer data for asset finance products for which an account is open or that are offered by Australia and New Zealand Banking Group Limited or any of its subsidiaries (within the meaning of the *Corporations Act 2001*) as at the date of this instrument of exemption.
3. This exemption applies until 1 June 2028.
4. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 21 June 2023



Gina Cass-Gottlieb
Chair
Australian Competition and Consumer Commission