

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 exempts

PayPal Australia Pty Ltd (ABN 93 111 195 389)

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

- (a) Rules 1.13(1)(a) and 1.13(1)(b) of the Rules (the obligations for a data holder to provide online services that conform with the data standards); and
- (b) Rule 3.4(3) of the Rules (the obligation for a data holder to disclose required consumer data in relation to a consumer data request made by an eligible consumer); and
- (c) Rule 4.6(4) of the Rules (the obligation for a data holder to disclose required consumer data in relation to a consumer data request made by an accredited person); and
- (d) Rule 4.22(a) of the Rules (the obligation that a data holder's processes for asking a CDR consumer to give or amend an authorisation must accord with the data standards);

to the extent that the rules in (a), (b), (c) and (d) relate to the data standard described in clause 2 of this instrument; and apply to the CDR data described in clause 3.i. of this instrument; and

to the extent that the rules in (a), (b) and (c) above apply to the CDR data described in clause 3.ii. of this instrument.

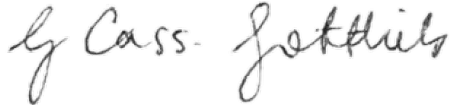
2. For the purposes of clause 1, the data standard is the "Account Selection" standard within the "Authorisation Standards" of the [Consumer Data Standards](#) which provides:

Data holders **MUST** allow the consumer to select which of their accounts to share data from if the data request includes account-specific data and if there are multiple accounts available. The Data holder **MAY** omit this step if none of the data being requested is specific to an account (e.g. Saved Payees).

3. For the purposes of clause 1, the CDR data that is the subject of this instrument is:
 - i. CDR data for business accounts which are bundled with the Enterprise View interface; and
 - ii. CDR data for closed business accounts which were bundled with the Enterprise View interface when the accounts were previously open.

4. This exemption applies until 21 September 2028.
5. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 22 September 2023

A handwritten signature in black ink that reads "Gina Cass-Gottlieb". The signature is written in a cursive, flowing style.

Gina Cass-Gottlieb
Chair
Australian Competition and Consumer Commission