

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

Citigroup Pty Limited (ABN 88 004 325 080)

as a data holder, from the following provision 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 consumer), and all related rules; and
- b) 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,

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

2. The CDR data that is the subject of this instrument is required consumer data for the Virgin Money Australia Online Saver account product, issued by Citigroup Pty Limited on behalf of Bank of Queensland Limited.
3. In this instrument, the terms used have the meanings given in the Rules and the Act.

Dated: 21 October 2021



Rod Sims

Chair

Australian Competition and Consumer Commission