

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

Commonwealth Bank of Australia (ABN 48 123 123 124)

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 (the 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 of the Rules (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.

2. The CDR data that is the subject of this instrument is required consumer data for the following products, issued by Commonwealth Bank of Australia under its Bankwest brand:
 - a. 21 Managed Investment products offered under the 'Bank of Western Australia' brand listed below:
 - i. Avcol Stockbroking Money Market Account
 - ii. BWA Cash Management Account (Pre July 2014)
 - iii. BWA Cash Management Account (Post July 2014)
 - iv. Cash Account (Offered By Ausiex)
 - v. Cash Account (Offered By Sanford Securities)
 - vi. Cash Management Account (Offered By Ausiex)
 - vii. CMC Markets Cash Account (Pre July 2014)
 - viii. CMC Markets Cash Account (Post July 2014)
 - ix. DJ Carmichael Pty Limited Money Market Account (Deposit Account Pre July 2014)
 - x. DJ Carmichael Pty Limited Money Market Account (Pre July 2014)
 - xi. DJ Carmichael Pty Limited Money Market Account (Post July 2014)
 - xii. Ebroking Settlement Account
 - xiii. Euroz Securities Money Market Account
 - xiv. Montagu Stockbrokers Money Market Account
 - xv. Online Share Trading Cash Account (Pre July 2014)
 - xvi. Online Share Trading Cash Account (Post Jul 2014)

- xvii. Patersons Securities Limited Money Market Account
 - xviii. Rivkin Securities Cash Account (Pre July 2014)
 - xix. Rivkin Securities Cash Account (Post July 2014)
 - xx. Stonebridge Cash Account
 - xxi. Wilson Htm Cash Account
- b. The Bankwest 'Business Foreign Currency Deposit Account'
- c. Bankwest Everyday Banking and Consumer Finance products listed below:
- i. Lite Direct Account
 - ii. Bankwest Rewards Transaction Account
 - iii. Business Bonus Account
 - iv. Business Cheque Account
 - v. Business High Interest Transaction Account
 - vi. Farm Plus Account
 - vii. FreeB Account
 - viii. Society Cheque Account
 - ix. Business Plus Account
 - x. Business Edge Transaction Account
 - xi. Business Edge Investor Account
 - xii. Easybank Cheque Account
 - xiii. Complete Concessional Account
 - xiv. DreamSaver Account
 - xv. EasyPay Account
 - xvi. FeeSaver Standard Account
 - xvii. Instant Saver Account
 - xviii. Lite Transaction Account
 - xix. Mortgage Saver Account
 - xx. Non Interest Bearing Cheque Account
 - xxi. Regular Saver Account
 - xxii. Reward Cheque Account
 - xxiii. Reward Plus Account
 - xxiv. Reward Plus Account
 - xxv. Statement Savings
 - xxvi. Intellectually Handicapped Person's Savings Account
 - xxvii. Solid Gold Saver Account
 - xxviii. Student Account
 - xxix. At Call Term Deposit
 - xxx. Standard Term Deposit
 - xxxi. Mortgage Shredder Offset Account

- xxxii. Tenancy Bond Trust Account
- xxxiii. Cash Management Account
- xxxiv. Farm Management Cash Management Account
- xxxv. Gold Cash Management Account
- xxxvi. Tenant Bond Commercial Account
- xxxvii. Solicitors Trust Account – ACT
- xxxviii. Solicitors Trust Account – SA
- xxxix. Solicitors Trust Account – VIC
 - xl. Stockbroker Trust Account
 - xli. Bankwest Qantas Gold Mastercard
 - xlii. Bankwest More Gold Mastercard
 - xliii. Bankwest Lite Gold Mastercard

3. In this instrument of exemption, 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

