

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

Heritage and People's Choice Limited (ACN 087 651 125)

as a data holder, from Rule 4.22A of Part 4 of the *Competition and Consumer (Consumer Data Right) Rules 2020* (the Rules) (the obligation to invite a CDR consumer to amend a current authorisation), to the extent that it would apply to the CDR data described in clause 2 of this instrument.

2. For the purposes of clause 1, the CDR data that is the subject of this instrument is required or voluntary consumer data in respect of Heritage Bank branded products for which an authorisation was given before 25 October 2024.
3. This exemption applies until 31 October 2025.
4. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 20 September 2024



Gina Cass-Gottlieb
Chair
Australian Competition and Consumer Commission