

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

Regional Australia Bank Ltd (ACN 087 650 360)

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

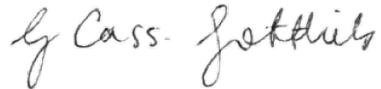
- (a) Rule 1.13(1) of Part 1 (the obligation to provide a consumer data request service)
- (b) Rule 1.15(1) and (5) of Part 1 (the obligation to provide a consumer dashboard and an additional online service if the consumer data request is a secondary user of an account)
- (c) Rule 3.4(3) of Part 3 (the obligation to disclose required consumer data in relation to a consumer data request made by an eligible consumer)
- (d) Rule 4.5(3) of Part 4 (obligation to ask a consumer to authorise the disclosure of any requested required consumer data)
- (e) Rule 4.6(4) of Part 4 (obligation to disclose required consumer data in relation to a consumer data request by an accredited person)
- (f) Rule 4.27 of Part 4 (obligation to update a consumer dashboard after required information to be contained on the dashboard changes)
- (g) Rule 4A.5(2) of Part 4A (obligation to provide disclosure options for joint accounts)
- (h) Rule 4A.6(1) of Part 4A (obligation to provide disclosure option management service for joint accounts)
- (i) Rule 4A.13(1) of Part 4A (obligation to provide a consumer dashboard for joint account holders)
- (j) Rule 4A.14(2) and (3) of Part 4A (obligations to provide notifications for consumer data requests on joint accounts)

to the extent that they 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 consumer data for products of the Macquarie Credit Union brand.

3. This exemption applies until 31 January 2025.
4. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 2 June 2024

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