

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

(i) exempts

National Australia Bank Limited (NAB) (ACN 004 044 937)

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.

(ii) revokes the Exemption from provisions of the Rules granted to NAB on 20 October 2022.

2. For the purposes of clause 1(i), the CDR data that is the subject of this instrument is:

- 1. Required consumer data in respect of CDR consumers that are not individuals, or in respect of partnerships or secondary users, for all credit card account products issued by NAB on behalf of Citi.
- 2. Required consumer data in respect of CDR consumers that are not individuals, or in respect of partnerships or secondary users, for all credit card account products issued by NAB on behalf of Suncorp-Metway Limited.
- 3. Required consumer data in respect of secondary users, for all credit card account products issued by NAB on behalf of Coles Financial Services Pty Ltd and Coles Supermarket Australia Pty Ltd (together, Coles), Kogan Australia Pty Limited, Qantas Airways Limited, Bank of Queensland Limited (including Virgin Money Australia), and those issued by NAB under the Card Services brand.
- 4. Required consumer data in respect of CDR consumers that are not individuals, or in respect of partnerships or secondary users, for all personal loan products issued by NAB on behalf of Citi and Coles.

3. A reference to "related rules" for the purpose of this instrument means:

- (a) in respect of rule 3.4(3): rule 1.13(1); and
- (b) in respect of rule 4.6(4): rules 1.13(1), 1.15(1), 1.15(2A), 1.15(3), 1.15(5), 1.15(7), 4.5(3), 4.6(4).

4. The exemption in clause 1(i) applies until 30 November 2025.
5. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 9th October 2024



Gina Cass-Gottlieb
Chair
Australian Competition and Consumer Commission