

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

Westpac Banking Corporation (ABN 33 007 457 141)

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 Westpac Banking Corporation on behalf of DDH Graham Limited:
 - i. Select Term Deposit
 - ii. Select Cash Management Account
3. In this instrument of exemption, the terms used have the meanings given in the Rules and the Act.

Dated: 21st May 2021



Rodney Graham Sims
Chair
Australian Competition and Consumer Commission