



Australian Government



Consumer  
Data Right

## CDR Accreditation: Sample Application (Streamlined)

List of all the questions that may be asked in the streamlined application form (banking sector) for CDR accreditation at the unrestricted level.

### Warning

*This is not a CDR accreditation application form. It does not reflect the look and flow of an application made through the online CDR Participant Portal.*

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## What is the sample application?

This sample application incorporates all the questions that may appear in the online streamlined CDR accreditation application (banking sector) which will be available on the CDR Participant Portal, plus notes on how the online application works. Looking at this sample application before starting an application may be particularly useful if someone else is filling out the application on your behalf.

The online application looks different from this sample as it operates as a series of screens that will guide you through each step.

You won't be asked all questions in the sample application because the CDR Participant Portal tailors the online application to your responses.

### **Warning**

***This is a sample application provided for information purposes only and cannot be used to lodge a CDR accreditation application.***

***The approved form for an application to be an accredited person, for the purposes of section 5.2 of the Competition and Consumer (Consumer Data Right) Rules 2020, is the online application form available via the CDR Participant Portal.***

## Starting your application

This is a streamlined application for *[Note: your entity's name will be displayed here]* to be accredited as an accredited data recipient, at the unrestricted level, for the CDR. As *[Note: your entity's name will be displayed here]* is an authorised deposit-taking institution the applicant meets the criteria for streamlined accreditation.

We recommend you read our CDR Accreditation Guidelines *[Note: a link to the CDR Accreditation Guidelines will be provided]* before commencing your application as this will aid you in understanding the requirements of accreditation.

You will need to provide some general background information about the applicant to enable us to monitor the CDR system. You will also need to provide information about the following:

- external dispute resolution
- CDR policy

This information will be shown on the Register of Accredited Persons.

### WARNING

***It is a serious criminal offence under the Commonwealth Criminal Code to provide false or misleading information. False or misleading information in an application (including a material omission) may also be grounds to revoke any accreditation granted based on that information.***

## Personal information

Please note that some of the information you provide in your application may constitute ‘Personal Information’. Before submitting your application, you should read our privacy statement [Note: a link to the ACCC/AER privacy statement will be provided].

By submitting your application, you also note and accept the following:

- why we are collecting the information?

Information in this application is being collected by us for two purposes:

- as the Data Recipient Accreditor, to assess whether your application satisfies the accreditation criteria in the CDR Rules and
- to facilitate the proper functioning of the CDR system. This may include (but is not limited to) ensuring that the correct information is available through the Register of Accredited Persons and for compliance and enforcement of the CDR regime.

- how we will use the information collected?

The information may be shared from time-to-time with other regulators (for example, the Australian Prudential Regulatory Authority, the Australian Securities and Investments Commission, the Australian Financial Complaints Authority and the Information Commissioner) or external consultants engaged by us to assist us with our two purposes stated above.

Some of the information will be displayed on a public facing section of the Register of Accredited Persons (such as the company name and Australian Business Name of all CDR participants) while other information will only be available to other CDR participants or only available to us.

- what happens if you do not provide some of the information?

All information requested is mandatory, unless otherwise stated. If all mandatory information is not provided, we will not be able to assess your application and your application will be returned to you for completion.

- your information is stored in Australia and will not be disclosed to overseas recipients

We use an external provider to store and collect this information, on servers in Australia, in a secure environment.

Please confirm both that you understand and agree with the way the personal information provided in your application will be used and handled, as set out above.

Yes

*Note: You must tick yes to proceed with the application.*

*Note: Once you choose to continue from this point an application is generated with its own unique reference number.*

## General background information: About the applicant

*Note: Your application reference number will be displayed on each screen from this point onwards on each subsequent screen.*

We require the following information in order to better understand the applicant and their business:

1. How many full time equivalent employees does the applicant have? *Enter a number*

2. Please describe the shareholder or ownership structure of the applicant. Include shareholder/owner names, a breakdown of capital and voting rights and detail any close links. *Enter text*

3. Does the applicant hold an Australian Financial Services Licence? Yes  No

If yes please provide the licence number. *Enter a number*

4. Does the applicant hold an Australian Credit Licence? Yes  No

If yes please provide the licence number. *Enter a number*

5. Has the applicant been registered or accredited to participate in a regime similar to the CDR in another country? Yes  No

If yes please provide details about all countries in which the applicant has been registered or accredited to participate in a regime similar to the CDR:

a. Specify which country the applicant is registered/accredited in. *Choose from a drop down list with option to add*

b. Provide any relevant registration numbers (if known). *Enter a number*

## General background information: Intended use of data

Please provide details about all the products/services the applicant will offer to consumers if accredited:

1. What is the name of the product/service the applicant will offer consumers? *Enter text*
2. Under what registered business name (including any relevant number) will the applicant offer the product/service to consumers? *Enter text*
3. Does the applicant currently offer the product/service to consumers?  
Yes  No
4. Please describe the product/service. *Enter text*
5. What are the benefits to consumers of the product/service? *Enter text*
6. Are there any monetary or non-monetary costs to consumers of the product/service?  
Yes  No   
If yes what are these costs? *Enter text*  
If no what is the value to the applicant of providing the product/service? *Enter text*
7. Who is the intended target audience of the product/service? *Check box options provided are individuals/businesses/other (please specify)*
8. How many consumers does the applicant intend to service in the first year following accreditation? *Enter number*
9. How will CDR data collected be used to provide the product/service? *Enter text*
10. Will the CDR data collected, or data derived from that data (whether de-identified or not), be used for any other purpose or disclosed to any other party?  
Yes  No   
If yes please specify how this data will be used or disclosed. *Enter text*

## Information for Register

### External dispute resolution

The applicant must be a member of a recognised external dispute resolution scheme.

The Australian Financial Complaints Authority is the recognised external dispute resolution scheme for the banking sector.

Please provide details about the applicant's membership of the Australian Financial Complaints Authority:

1. Membership number. *Enter number*
2. Date membership commenced. *Enter date*

### CDR policy

The applicant must have a policy on the management of CDR data.

Does the applicant have a policy on the management of CDR data available now?

Yes  No

#### Document required

Please upload the applicant's policy on the management of CDR data (if available).

# Finalise application

## Related applications

Are there any applications by companies related to the applicant that you would like considered at the same time as this application? Yes  No

If yes please provide details about all other applications that you would like considered at the same time as this application:

1. Applicant name. *Enter name*
2. Application number (if available). *Enter number*

## Review

Please review the information you have provided and amend if required.

*Note: all previously provided information will be provided in drop down screens. There will be an ability to add to or amend this information.*

## Submit

Before submitting your application please check that the details we have about you and the applicant are correct and make changes where necessary. *Note: a link will be provided to the user and organisation profiles previously provided.*

In particular, please check the applicant's addresses for service are correct.

If the applicant is a foreign entity please check that the applicant's local agent's details and the local agent's addresses for service are correct.

Is there anything else you want to tell us before you submit your application? *Enter text*

## Declaration

I declare that all the information I have given on this application, including any attachments, is complete and correct.

I understand that, if accredited, the applicant will be required to comply with all the obligations of an accredited data recipient and will be required to satisfactorily pass testing before being included on the Register of Accredited Persons.



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*Note: at this point the application can be submitted.*