



Australian Government



Consumer
Data Right

CDR Accreditation: Sample Application (Full)

List of all the questions that may be asked in the full application form 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.

April 2020

What is the sample application?

This sample application incorporates all the questions that may appear in the full online CDR accreditation application 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 an 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. 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 assess your application, and information to address the following criteria:

- fit and proper person
- information security
- insurance
- internal dispute resolution
- external dispute resolution

You will also need to upload documents in support of your application.

This information is required to assess whether the applicant satisfies the accreditation criteria.

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.

The information regarding the applicant and the applicant's associated persons will be used in order to verify the information provided.

Our use of the information is 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.

- In general, your information is stored in Australia and will not be disclosed to overseas recipients. However, there are exceptions.

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

The information you provide in your application may be shared from time to time with overseas authorities in accordance with rule 5.4 of the Competition and Consumer (Consumer Data Right) Rules 2020.

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

- you have sought the consent of each associated person and each associated person understands and agrees with the way their personal information 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.

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*

General background information: CDR policy

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

I confirm that the applicant will have a policy on the management of CDR data in place that meets the requirements of the *Competition and Consumer Act 2010 (Cth)* and the CDR Rules.

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) at the end of the application after all the required questions have been answered.

General background information: Potential obligations as a data holder

WARNING

If the applicant holds designated data, once accredited the applicant will also become subject to obligations as a data holder. A data holder must provide an online service that can be used:

- *to make product data requests*
- *by CDR consumers to make consumer data requests directly from the data holder*
- *by accredited data recipients to make consumer data requests on behalf of CDR consumers to the data holder.*

What is designated data for the purposes of the CDR?

If the applicant offers or supplies:

- a product to a person in connection with one or more of the following activities:
 - taking money on deposit (otherwise than as part-payment for identified goods or services)
 - making advances of money
 - another financial activity prescribed for the purposes of subsection 5(1)(b)(ii) of the definition of banking business in the *Banking Act 1959 (Cth)*, or
- a purchased payment facility to a person

data about the product, the use of the product and the user of the product will be designated for the purposes of the CDR.

See the *Consumer Data Right (Authorised Deposit-Taking Institutions) Designation 2019*.

Is the applicant currently a data holder, as defined in the *Competition and Consumer Act 2010 (Cth)*, of any data specified in a designation instrument (designated data)?

Yes No

If yes:

- a. what types of designated data does the applicant hold? *Enter text*
- b. under what registered business names (including any relevant number) is the product/service relating to that data being offered to consumers? *Enter text*

If no does the applicant expect to be a data holder of designated data in the future?

Yes No

Then if yes:

- a. Please provide date (if known) from which the applicant expects to hold this data? *Enter number*
- b. What types of designated data does the applicant expect to hold? *Enter text*

- c. Under what registered business names (including any relevant number) will the product/service relating to that data be offered to consumers? *Enter text*

Accreditation criteria: Fit and proper person

Associated persons

To be accredited, the applicant must be a fit and proper person to manage CDR data having regard to the fit and proper person criteria. To make this assessment we need to know who the applicant's associated persons are.

An 'associated person' of another person means any of the following:

(a) a person who:

(i) makes or participates in making, or would (if the other person were an accredited person) make or participate in making, decisions that affect the management of CDR data by the other person; or

(ii) has, or would have (if the other person were an accredited person), the capacity to significantly affect the other person's management of CDR data;

(b) if the other person is a body corporate—a person who:

(i) is an associate (within the meaning of the *Corporations Act 2001 (Cth)*) of the other person; or

(ii) is an associated entity (within the meaning of the *Corporations Act 2001 (Cth)*) of the other person.

See rule 1.7 (1), CDR Rules.

The applicant is [*Note: your entity's name will be displayed here*].

Document required

To assist us to know who the applicant's associated persons are please upload, at the end of the application, both:

- a current corporate structure chart which identifies the applicant, its subsidiaries, relevant related bodies corporate, and all companies in which the applicant or its subsidiaries hold minority shareholdings that are involved in the relevant business, and
- a current organisation chart which identifies the full name and title of the applicant's senior management who have the capacity to make decisions affecting the management of CDR data.

Documents can only be uploaded after all the required questions have been answered.

To enable us to know who the applicant's associated persons are please also provide the details for each of the applicant's associated persons:

1. Is the person an individual or a company? *Choose from individual or company*

2. If the person is:
 - a. An individual please provide:
 - i. Their name. *Enter first name, middle name/s and last name*
 - ii. Any other name the person has previously been known by. *Enter first name, middle name and last name*
 - iii. Their date of birth. *Enter date.*
 - b. A corporation please provide:
 - i. Their company name. *Enter text*
 - ii. Their ACN. *Enter number*

3. If the person is:
 - a. An individual please provide their email. *Enter email*
 - b. A corporation please provide their correspondence address and email. *Enter address and email*

4. What is the person's relationship to the applicant? If the person is an individual identify a specific role (for example a director, company secretary or manager (specify role). *Enter text*

Questions

The applicant and its associated persons must be fit and proper persons to manage CDR data having regard to the fit and proper person criteria. To enable us to assess this criterion please answer the following questions:

1. In the previous 10 years, has the applicant or any associated person been convicted of a serious criminal offence against any law of the Commonwealth, or of a State or Territory, or a law of a foreign jurisdiction? Yes No

A 'serious criminal offence' is defined in Rule 1.9 (2) of the CDR Rules.

If yes please provide details about all contraventions (including the name of the relevant person and their associated person reference number generated by this form).
Enter text

2. In the previous 10 years, has the applicant or any associated person been convicted of an offence of dishonesty against any law of the Commonwealth, or of a State or Territory, or a law of a foreign jurisdiction? Yes No

If yes please provide details about all contraventions (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

3. Has the applicant or any associated person been found to have contravened a law relevant to the management of CDR data or a similar law of a foreign jurisdiction? Yes No

A 'law relevant to the management of CDR data' includes, but is not limited to, any of the following:

- the *Competition and Consumer Act 2010 (Cth)*
- any regulations made for the purposes of the *Competition and Consumer Act 2010 (Cth)*
- the Competition and Consumer (Consumer Data) Rules 2020
- the *Corporations Act 2001 (Cth)*
- the Corporations Regulations 2001
- the *Privacy Act 1988 (Cth)*
- the *Australian Securities and Investment Commission Act 2001 (Cth)*.

See Rule 1.7(1), CDR Rules.

If yes please provide details about all contraventions (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

4. Has the applicant or any associated person been subject to a determination under paragraph 52(1)(b) or any of paragraphs 52(1A)(a), (b), (c) or (d) of the *Privacy Act 1988 (Cth)*? [Note: a link to paragraph 52(1)(b) and 52(1A) of the *Privacy Act 1988 (Cth)* will be provided] Yes No

If yes please provide details about all contraventions (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

5. Have the directors of the applicant or any associated person been disqualified from managing corporations? This question only applies if the applicant or associated person is a corporation. Yes No

If yes please provide details about all contraventions (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

6. Have the directors of the applicant or any associated person been subject to a banning order [Note: a link to section 920B of the *Corporations Act 2001 (Cth)* will

be provided]? This question only applies if the applicant or associated person is a corporation. Yes No

If yes please provide details about all contraventions (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

7. Has the applicant or any associated person a history of insolvency either in Australia or another jurisdiction? This question only applies if the applicant or associated person is a corporation. Yes No

If yes please provide details about all insolvency events (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

8. Has the applicant or any associated person a history of bankruptcy either in Australia or another jurisdiction? This question is only applicable if the applicant or associated person is an individual. Yes No

For example, has the person ever been declared bankrupt, presented a debtor's petition pursuant to section 55 of the *Bankruptcy Act 1966 (Cth)* or had a creditor's petition presented against them pursuant to the *Bankruptcy Act 1966 (Cth)*.

If yes please provide details about all bankruptcy events (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

9. Has the person or any associated person been subject to a determination made under an external dispute resolution scheme that included a requirement to pay monetary compensation and was at the time the determination was made recognised under the *Privacy Act 1988 (Cth)* or a recognised external dispute resolution scheme? Yes No

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

In addition to the Australian Financial Complaints Authority the following external dispute resolution schemes are also currently recognised under the *Privacy Act 1988 (Cth)*:

- Energy & Water Ombudsman (NSW) Limited
- Energy and Water Ombudsman Queensland
- Energy and Water Ombudsman (SA)
- Energy and Water Ombudsman (Victoria) Limited
- Energy and Water Ombudsman Western Australia
- Public Transport Ombudsman Limited (Victoria)
- Telecommunications Industry Ombudsman Limited
- Tolling Customer Ombudsman
- Credit and Investments Ombudsman
- Financial Ombudsman Service.

If yes please provide details about all determinations (including the name of the relevant person and their associated person reference number generated by this form). *Enter text*

10. Are there any other matters which might be relevant to the consideration of whether the applicant or any associated person is a fit and proper person to manage CDR data, including in relation to the object of Part IVD of the Act?

Yes No

If yes please provide details. *Enter text*

Accreditation criteria: Information security

The applicant must show that, if accredited, it would be able to satisfy the information security obligation set out in rule 5.12(1)(a), CDR Rules. The applicant is required to provide an assurance report in accordance with the Australian Standard on Assurance Engagements *Assurance Engagement on Controls* (ASAE 3150) [Note: provide a link to ASAE 3150] to demonstrate it satisfies the information security obligation.

For further detail about the information security obligation and how an applicant is required to satisfy this obligation see Schedule 2, CDR Rules and the CDR Supplementary Accreditation Guidelines: Information Security [Note: a link to the CDR Supplementary Accreditation Guidance will be provided].

Assurance reports must be conducted by a suitably qualified and independent auditor who is capable of issuing a report in compliance with ASAE 3150. Assurance reports must be:

- an ASAE 3150 report on the design and implementation of controls as at a date or as at a point in time (often referred to as a Type I report)
- a reasonable assurance engagement. A reasonable assurance engagement (as opposed to a limited assurance engagement) is an assurance engagement in which the assurance practitioner reduces engagement risk to an acceptably low level in the circumstances of the engagement as the basis for the assurance practitioner's conclusion. The assurance practitioner's conclusion is expressed in a form that conveys the assurance practitioner's opinion on the outcome of the measurement or evaluation of the underlying subject matter against criteria.

For further detail about what the assurance report must encompass and who is qualified to undertake the audit see the CDR Supplementary Accreditation Guidelines: Information Security and the Controls Guidance [Note: a link to the Controls Guidance will be provided].

Does the applicant have an independent auditor's assurance report on its ability to satisfy the information security obligation that is no more than 3 months old? Yes No

If yes answer the following questions:

1. Please provide the name of the auditor? *Enter text*
2. Please outline the auditor's qualifications and previous experience in preparing equivalent assurance reports. *Enter text*
3. Date of the assurance report? *Enter date*
4. Was the assurance report prepared in accordance with ASAE 3150? Yes No
5. Is the assurance report an ASAE 3150 report on the design and implementation of controls as at a date or as at a point in time (often referred to as a Type I report)?
Yes No

6. Is the assurance a reasonable assurance engagement? Yes No
7. Has the applicant's senior management approved and commented on the assurance report? Yes No
8. Does the assurance report describe the applicant's information security governance framework? Yes No
9. Does the assurance report include a detailed description of the system information security capability referred to in clause 1.5 of Schedule 2 of the Rules?
Yes No

A description of the system is a definition of the people, processes, technology and controls in place to manage CDR data prepared in accordance with international auditing standards. The description of the system should relate to the applicant's CDR Data Environment as defined in Schedule 2, CDR Rules.

10. If accredited, does the applicant presently intend that it would rely on an outsourced service provider(s) to meet any control requirements referred to in Schedule 2, Part 2 of the CDR Rules? Yes No

Then if yes:

- a. Does the assurance report adopt a carve-in approach to relevant controls performed by an outsourced service provider? Yes No
- b. Please provide information about all the outsourced services providers the applicant intends to use:
- (i) Name of outsourced service provider? *Enter text*
 - (ii) What service does the outsourced service provider provide to the applicant? *Enter text*
 - (iii) Name all the control requirements for which the applicant presently intends to rely on from this outsourced service provider? *Enter text*
11. Does the assurance report identify any controls where exceptions were noted in the design or implementation of the control? Yes No

Then if yes please provide details about each control where exceptions were noted in the design or implementation of the control:

- a. Control name? *Enter text*
- b. Please detail the exception. *Enter text*
- c. Please detail the steps being taken to remediate the exception. *Enter text*

Document required

Please upload the assurance report at the end of the application after all the required questions have been answered.

Accreditation criteria: Insurance

Overview

The applicant may satisfy the insurance obligation by holding adequate insurance or by having in place a comparable guarantee.

For further detail about what the Data Recipient Accreditor considers to be adequate insurance or a comparable guarantee see the CDR Supplementary Accreditation Guidelines: Insurance.

Does the applicant meet the insurance obligation:

- | | | |
|---|---------------------------|--------------------------|
| 1. By holding adequate insurance? | Yes <input type="radio"/> | No <input type="radio"/> |
| 2. By having in place a comparable guarantee? | Yes <input type="radio"/> | No <input type="radio"/> |

Document required

If relying on insurance at the end of this application upload a statement signed by an authorised representative of the applicant:

- summarising the insurance policy or policies held by the applicant
- explaining why the applicant contends that the insurance policy or policies it holds are adequate to cover the liabilities it may incur in connection with the management of CDR data.

If relying on a comparable guarantee at the end of this application upload a statement signed by an authorised representative of the applicant:

- summarising the terms of the guarantee and sufficient details about the guarantor to enable consideration of the financial capacity of the guarantor to meet the terms of the guarantee
- explaining why the applicant contends that the guarantee it holds is adequate to cover the liabilities it may incur in connection with the management of CDR data.

The statement should address the matters the Data Recipient Accreditor will have regard to in considering whether the insurance obligation is met as set out in the CDR Supplementary Accreditation Guidelines: Insurance. Documents can only be uploaded after all the required questions have been answered.

Details

If you are relying on insurance please provide the following information about each separate insurance policy relied upon:

1. Insurance policy type? *Choose from check box options: professional indemnity insurance/cyber insurance/professional indemnity and cyber insurance combined/other [please specify]*
2. Policy number? *Enter number*
3. Insurance provider? *Enter name*
4. Expiry date? *Enter date*
5. What currency is your insurance in? *Enter currency*
6. Annual aggregate amount of cover? *Enter number*
7. Is the applicant a named insured? Yes No
8. Does the policy indemnify the applicant from civil liability to CDR consumers arising from the management of CDR data? Yes No

If yes does the policy have any specific limitations, caps or exclusions in relation to civil liability to CDR consumers arising from the management of CDR data?

Yes No

If yes please detail these specific limitations, caps or exclusions. *Enter text*

9. Does the policy include awards made by the Australian Financial Complaints Authority? Yes No

If yes does the policy have any specific limitations, caps or exclusions in relation to awards made by the Australian Financial Complaints Authority? Yes No

If yes please detail these specific limitations, caps or exclusions. *Enter text*

10. Does the policy cover third party liability from breaches of privacy legislation? Yes No

If yes please provide details of the coverage. *Enter text*

11. Does the policy contain any exclusions relating to privacy legislation? Yes No

If yes please provide details of the coverage. *Enter text*

12. Does the policy contain any exclusions relating to data breaches?

Yes No

If yes please provide details of the coverage. *Enter text*

13. Does the policy contain any exclusions relating to fraud and dishonesty?

Yes No

If yes please provide details of the coverage. *Enter text*

14. Does the policy contain any exclusions relating to retrospective cover?

Yes No

If yes please provide details of the coverage. *Enter text*

Document required

At the end of this application, after all required questions have been answered, please upload both:

- a certificate of currency, and
- the policy document

for each insurance policy relied upon.

If you are relying on providing a comparable guarantee please answer the following questions:

1. Name of guarantor? *Enter company name*

2. Is the comparable guarantee provided by a related company to the applicant?

Yes No

3. Name, phone number and email of a contact at the guarantor. *Enter first and last name, number and email*

Document required

At the end of this application, after all required questions have been answered, please upload a document signed by the guarantor providing evidence of the guarantee.

Accreditation criteria: Internal dispute resolution

The applicant must have in place internal dispute resolution procedures that meet the internal dispute resolution requirements.

Schedule 3, Rule 5.1, CDR Rules provides that in the banking sector an applicant's internal dispute resolution procedures meet the internal dispute resolution requirements if these comply with provisions of Australian Securities and Investments Commission Regulatory Guide 165 that deal with the following:

(a) guiding principles or standards that its internal dispute resolution procedures or

processes must meet regarding the following:

- (i) commitment and culture
 - (ii) the enabling of complaints
 - (iii) resourcing
 - (iv) responsiveness
 - (v) objectivity
 - (vi) fairness
 - (vii) complaint data collection or recording
 - (viii) internal reporting and analysis of complaint data
- (b) outsourcing internal dispute resolution processes
- (c) the manner in which, and timeframes within which, it should acknowledge, respond to and seek to resolve complaints
- (d) multi-tiered internal dispute resolution processes
- (e) tailoring internal dispute resolution processes to its business
- (f) documenting internal facing internal dispute resolution processes, policies and/or procedures
- (g) establishing appropriate links between internal dispute resolution and external dispute resolution

as if references in Regulatory Guide 165 to:

- (h) complaints or disputes were references to CDR consumer complaints; and
- (i) financial firms and financial service providers were references to CDR participants.

Regulatory Guide 165 means Regulatory Guide 165 published by the Australian Securities and Investments Commission, as in force from time to time. It is available at <https://asic.gov.au>.

Does the applicant have documented internal dispute resolution procedures in place that meet the internal dispute resolution requirements? Yes No

Document required

At the end of this application, after all of the required questions have been answered, please upload the documented internal dispute resolution procedures.

1. Do the internal dispute resolution procedures cover CDR consumer complaints?
Yes No

A 'CDR consumer complaint' means any expression of dissatisfaction made by a CDR consumer to or about a CDR participant:

- (a) that relates to:
- (i) the CDR participant's obligations under or compliance with:
 - A. Part IVD of the *Competition and Consumer Act 2010 (Cth)*; or
 - B. these rules; or
 - C. binding data standards; or
 - (ii) the provision of goods or services to the CDR consumer by the accredited data recipient with their consent under rule 4.3; and
- (b) for which a response or resolution could reasonably be expected.

See rule 1.7(1) CDR Rules.

2. Do the procedures meet the Australian Standard AS ISO 10002-2006 *Customer satisfaction - Guidelines for complaints handling in organisations* to the extent required by Part B of Regulatory Guide 165? Yes No
3. Do the procedures require a final response to complainants within a maximum of 45 days? Yes No

If yes please specify which internal dispute resolution procedure this is contained in, including the paragraph or page reference? *Enter text*

4. Do the procedures contain a requirement to inform complainants of their right to take their complaint to a recognised external dispute resolution scheme for the CDR?
Yes No

If yes please specify which internal dispute resolution procedure this is contained in, including the paragraph or page reference? *Enter text*

5. Provide details (name, email and phone number) of the person responsible for the internal dispute resolution procedures of the applicant, including the title of the person (for example, Chief Executive Officer or complaints manager)? *Enter first name, last name, title, email address and phone number*

CDR participants are also required to include in their policy on the management of CDR data information about their internal dispute resolution procedures.

Document required

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

Accreditation criteria: 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.

Is the applicant a member of the Australian Financial Complaints Authority or a person who has applied for membership of the Australian Financial Complaints Authority?

Yes No

If yes please provide details about the applicant's membership of the Australian Financial Complaints Authority:

- Membership number. *Enter number*
- Date membership commenced. *Enter date*

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

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*

Documents

Please upload the following documents in support of your application:

[Note: a tailored list of the documents that are required to be uploaded will be generated. The generated list will depend on the answers an applicant provides in response to certain questions.]

1. The applicant's policy on the management of CDR data
2. The applicant's corporate structure chart
3. The applicant's organisation chart
4. The applicant's assurance report on its ability to satisfy the information security obligation
5. Statement signed by an authorised representative of the applicant detailing how the applicant satisfies the insurance obligation and a
6. Certificate of currency for insurance policy, and the policy document, for each policy relied upon or evidence of the comparable guarantee
7. The applicant's internal dispute resolution procedures

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.

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.

Note: at this point the application can be submitted.