

## Summary of mandatory data sharing obligations for ADIs (phasing table)

Data holders <sup>i</sup>	Data sharing obligations	1 Jul 2020 – 30 Sep 2020	1 Oct 2020 – 31 Oct 2020	1 Nov 2020 – 31 Jan 2021	1 Feb 2021 – 28 Feb 2021	1 Mar 2021 – 30 Jun 2021	1 Jul 2021 – 31 Oct 2021	1 Nov 2021 – 31 Jan 2022	1 Feb 2022 – onwards
Initial data holders (NAB, CBA, ANZ, Westpac branded products)	Part 2: Product reference data	All product phases (Phase 3 new July 2020)	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases
	Part 3: Consumer data requests made by eligible CDR consumers	-	-	-	-	-	-	Future position post Nov 2021 to be confirmed	-
	Part 4: Consumer data requests made by accredited persons	Phase 1 <sup>ii</sup>	No new obligations	Phase 1 Phase 2 (new Nov 2020)	Phase 1 Phase 2 Phase 3 (new Feb 2021)	All product phases	All product phases	All product phases	All product phases
Any other relevant ADI and initial data holders for non-primary brands	Part 2: Product reference data	-	Phase 1	No new obligations	Phase 1 Phase 2 (new Feb 2021)	No new obligations	Phase 1 Phase 2 Phase 3 (new July 2021)	All product phases	All product phases
	Part 3: Consumer data requests made by eligible CDR consumers	-	-	-	-	-	-	Future position post Nov 2021 to be confirmed	-
	Part 4: Consumer data requests made by accredited persons	-	-	-	-	-	Phase 1 <sup>iii</sup>	Phase 1 Phase 2 (new Nov 2021)	Phase 1 Phase 2 Phase 3 (new Feb 2022)
Accredited ADI and accredited non-ADI (reciprocal data holder)	Part 2: Product reference data <sup>iv</sup>	-	All product phases (new Oct 2020)	All product phases	All product phases	All product phases	All product phases	All product phases	All product phases
	Part 3: Consumer data requests made by eligible CDR consumers	-	-	-	-	-	-	Future position post Nov 2021 to be confirmed	-
	Part 4: Consumer data requests made by accredited persons <sup>iv</sup>	-	-	-	-	Phase 1 (new Mar 2021)	Phase 1 Phase 2 (new July 2021) Phase 3 (new July 2021)	All product phases	All product phases

<sup>i</sup> Please note this table does not outline the data sharing obligations for voluntarily participating ADIs. The ACCC intends to remove this concept from the CDR Rules in future amendments. Data holders that are ready to share certain phases of CDR data early will be permitted to do so from 1 February 2021, subject to completion of any testing (via the Conformance Test Suite) and other on-boarding requirements. The ACCC will make further announcements about the availability of the CTS later in 2020.

<sup>ii</sup> See clause 6.4(3) of Schedule 3. At this stage, the data holder is not required to disclose required consumer data about a phase 1 product that relates to any of the following: (1) a joint account (2) a closed account (3) direct debits (4) scheduled payments (5) payees; or (6) the “get account detail” or “get customer detail” APIs.

<sup>iii</sup> Similar limitations as per note ii above.

<sup>iv</sup> The ACCC will grant an exemption consistent with those granted to Regional Australia Bank for any ADR falling into the reciprocal data holder category.