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Accredited data recipient report

Participation details

Accredited data recipient, banking sector

Reporting period	Year
1 July – 31 December	2020

Rule 9.4 of the *Competition and Consumer (Consumer Data Right) Rules 2020* (Cth) (CDR Rules) requires accredited data recipients to prepare a report for each reporting period that:

- is in the form approved by the Commission for the purposes of this rule; and
- summarises the CDR complaint data that relates to that reporting period; and
- describes any goods or services that they offer to CDR consumers using CDR data that were not:
 - described in the relevant application to be an accredited person; or
 - previously included in a report prepared under this rule; and
- in relation to any good or service that is required to be described under paragraph (c):
 - describes the CDR data that is needed in order to offer the good or service to CDR consumers; and
 - explains why that data is needed in order to offer the good or service to CDR consumers; and
- describes any material changes that have been made to any goods or services offered by the accredited data recipient since the previous reporting period, including any changes to the matters referred to in paragraph (c); and
- sets out the following:
 - the number of consumer data requests made by the accredited data recipient during the reporting period;
 - the proportion of CDR consumers who, at the date of the report, had exercised the election to delete, by reference to each brand of the accredited person;
 - the number of consumer data requests the accredited data recipient received from an accredited person on behalf of a CDR consumer during the reporting period;
 - the number of times the accredited data recipient disclosed consumer data to an accredited person in response to such a consumer data request during the reporting period;
 - the total number of CDR consumers the accredited data recipient provided goods or services to using CDR data during the reporting period.

Before you start

- This is the form approved by the Commission for the purposes of rule 9.4(2)(a).
- The information provided in this report must be current as at the last day of the relevant reporting period.
- All terms used in this form have the same definition/meaning as they do in the *Competition and Consumer Act 2010* (Cth) (CCA), *Consumer Data Right (Authorised Deposit-Taking Institutions) Designation 2019* (Cth), CDR Rules and/or the Consumer Data Standards (as applicable).
- All questions are mandatory unless marked optional. If information is unknown, please state 'unknown'. If a field is not applicable, please state 'N/A'.
- The accredited data recipient must submit this report to the ACCC and the OAIC within 30 days after the end of the reporting period. By submitting this form via the RAAP portal, the accredited data recipient will be taken to have satisfied this requirement for the purposes of rule 9.4(3).

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Summary of CDR complaint data



Drafting guidance for responding to this section

As stated in the Explanatory Statement for *Competition and Consumer (Consumer Data Right) Amendment Rules (No.1) 2020*, the ACCC accepts that complaints resolved within 5 business days are typically not recorded under existing internal dispute resolution processes. Where that is the case, the ACCC considers there is no requirement for these types of complaints to be recorded or reported under the CDR Rules, although CDR participants may choose to do so.

1. Total number of CDR consumer complaints received

2. Number of CDR consumer complaints received for each complaint type into which the accredited data recipient categorises complaints in accordance with its complaints handling process

Please add a new line for each different complaint type.



Drafting guidance for responding to item 3

Item 3 is a specific reporting requirement under rule 9.4(2)(b). You must provide a response to this item. Items 3.1 and 3.2 are additional items on which the ACCC seeks your response in order to better understand the circumstances in which complaints were resolved during this reporting period.

3. Total number of CDR consumer complaints resolved

3.1. Number of CDR consumer complaints resolved that were reported in this reporting period (optional)

3.2. Number of CDR consumer complaints resolved that were reported in previous reporting periods (optional)

4. Average number of days taken to resolve CDR consumer complaints through internal dispute resolution

5. Number of CDR consumer complaints referred to a recognised external dispute resolution scheme

6. Number of CDR consumer complaints resolved by external dispute resolution

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Goods or services offered to CDR consumers

7. Has the accredited data recipient developed any new goods or services that are offered to CDR consumers using CDR data that were **not**:

- described in the accredited data recipient’s application to be an accredited person, or
 - previously described in a report prepared under this CDR Rule?

☐ Yes ☐ No

8. If answer to item 7 is ‘Yes’, please describe these new goods or services being offered to CDR consumers

9. For any good or service described in the response to item 8, please:

- describe the CDR data that is required in order to offer the good or service to CDR consumers, and
 - explain why that data is required in order to offer the good or service to CDR consumers



Drafting guidance for responding to item 10

A 'material change' would be one that results in a fundamental change in the good or service offered by the accredited data recipient. For example, if an accredited data recipient previously provided a basic financial management service using only CDR data, but now provides a more comprehensive financial management service that uses different data aggregation techniques, that would be a material change that must be described.

10. Please describe any material changes that have been made to any goods or services offered by the accredited data recipient since the previous reporting period

11. Please set out the total number of CDR consumers the accredited data recipient provided goods or services to using CDR data during the reporting period

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Consumer data requests and data deletions

12. Please set out the number of consumer data requests the accredited data recipient made during the reporting period. For the avoidance of doubt, this includes all consumer data requests made regardless of whether or not the request was successful

13. Please set out the proportion of CDR consumers who, at the date of the report, had exercised the election to delete, by reference to each of the accredited data recipient's brands (if applicable)

If an accredited data recipient has a general policy of deleting CDR data when it becomes redundant data, it should respond 'N/A' to this item.

14. Please set out the number of consumer data requests the accredited data recipient received from another accredited person on behalf of a CDR consumer

15. Please set out the number of times the accredited data recipient disclosed consumer data to another accredited person in response to such a consumer data request

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Additional comments

Please provide any further comments you wish to make about this report (optional)

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☐

By selecting this checkbox and submitting this form, the accredited data recipient confirms that the information provided in this report is current as at the last day of the reporting period.

Please note that by submitting this form, the accredited data recipient will be taken to have satisfied the requirement to submit this report to the ACCC and the OAIC.

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Submitted

You have successfully submitted the accredited data recipient rule 9.4 report. We may follow up to discuss details of this report or to request additional information.

Your report reference number is RR000025.

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