

# Quick Reference Guide

## Finding documents in the CDR Legislative Framework

August 2025

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### Version Control

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August 2022	Version 1	First version of Guide
September 2023	Version 2	List of instruments updated, including to refer to <a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2023</a> and the Non-Bank Lending designation instrument
February 2024	Version 3	Updated links and screenshots to align with the redesign of the Legislation.gov.au website
February 2025	Version 4	List of instruments updated, including to refer to <a href="#">Competition and Consumer (Consumer Data Right) Amendment (2024 Measures No. 1) Rules 2024</a> and the amending instrument to the CCA extending CDR to action initiation
August 2025	Version 5	List of instruments updated to refer to <a href="#">Competition and Consumer (Consumer Data Right) Amendment (2025 Measures No. 1) Rules 2025</a>

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## Important notice

The information in this publication is for general guidance only. It does not constitute legal or other professional advice, and should not be relied on as a statement of the law in any jurisdiction. Because it is intended only as a general guide, it may contain generalisations. You should obtain professional advice if you have a specific concern.

The ACCC has made every reasonable effort to provide current and accurate information, but it does not make any guarantees regarding the accuracy, currency or completeness of that information.

Parties who wish to re-publish or otherwise use the information in this publication must check this information for currency and accuracy with the ACCC prior to publication. This should be done prior to each publication edition, as ACCC guidance and relevant transitional legislation frequently change. Such queries should be addressed to [ACCC-CDR@accc.gov.au](mailto:ACCC-CDR@accc.gov.au).

## 1. Purpose

This document is designed to help CDR participants – including data holders, accredited (and unaccredited) data recipients and other providers engaging with the Consumer Data Right – readily locate and access the various iterations of the Competition and Consumer (Consumer Data Right) Rules (CDR Rules), as well as other key CDR legislative framework material (e.g. CDR designation instruments and CDR regulations) and related explanatory materials. This document is current as of July 2025. It will be updated periodically with references to new CDR Rules amendments, CDR designation instruments and CDR regulations once they come into force.

## 2. Current consolidated version of the CDR Rules

The consolidated version of the [CDR Rules](#), incorporating all current amendments, can be found on the Federal Register of Legislation. You can check whether you are viewing the current version of the CDR Rules by looking at the left of the screen. If the version you are viewing is current, there should be a box with text in **green** reading “**In force**”, which will look like:

Competition and Consumer (Consumer Data Right) Rules 2020

**In force**

Administered by Department of the Treasury

This item is authorised by the following title:

[Competition and Consumer Act 2010](#)

Latest version

F2025C00572 (C10)

04 March 2025

[View as made version](#)



You can view previous versions of the CDR Rules, as in effect from time to time, by clicking ‘All versions’ above the name of the Legislative Instrument, as shown below, and then clicking on the link under the heading ‘Effective date’ for the dates that you wish to see.

Competition and Consumer (Consumer Data Right) Rules 2020

**In force**

Administered by Department of the Treasury

This item is authorised by the following title:

[Competition and Consumer Act 2010](#)

Latest version

F2025C00572 (C10)

04 March 2025

[View as made version](#)



All versions

☒ Hide possible future amendments

Effective date	Comp.	Includes amendments	
<b>04 Mar 2025</b>	(C10)	<b>Competition and Consumer (Consumer Data Right) Amendment (2025 Measures No. 1) Rules 2025</b>	
<b>12 Nov 2024 - 03 Mar 2025</b>	(C09)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment (2024 Measures No. 1) Rules 2024</a>	
<a href="#">22 Jul 2023 - 11 Nov 2024</a>	(C08)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2023</a>	
<a href="#">01 Feb 2022 - 21 Jul 2023</a>	(C07)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2021</a>	
<a href="#">16 Nov 2021 - 31 Jan 2022</a>	(C06)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 2) 2021</a>	
<a href="#">19 Oct 2021 - 15 Nov 2021</a>	(C05)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2021</a>	
<a href="#">06 Oct 2021 - 18 Oct 2021</a>	(C04)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2021</a>	
<a href="#">23 Dec 2020 - 05 Oct 2021</a>	(C03)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 3) 2020</a>	
<a href="#">02 Oct 2020 - 22 Dec 2020</a>	(C02)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 2) 2020</a>	
<a href="#">19 Jun 2020 - 01 Oct 2020</a>	(C01)	<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2020</a>	

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### 3. Previous versions of the CDR Rules

The below table contains links to each of the previous versions of the CDR Rules, as enacted. It also includes links to the Explanatory Statement and Consultation Materials (which may include consultation papers and/or exposure drafts of proposed rules). These materials may assist in interpreting the relevant version of the CDR Rules.

The 'Key Topics' column highlights key concepts that were introduced, or amended, in that iteration of the CDR Rules. This will assist in finding the appropriate version of the CDR Rules for the issue you are exploring. For example, if you are interested in better understanding the current joint account rules, you may wish to review the Explanatory Statement accompanying version 3 of the CDR Rules.

Name of Instrument	Dated	Explanatory Statement	Consultation Materials	Key Topics
<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2020</a> (version 1)	18/6/2020	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"><li>• product data requests</li><li>• consumer data requests, including consent and authorisation</li><li>• accreditation, including rules relating to the Register of Accredited Persons</li><li>• dispute resolution</li><li>• privacy safeguards</li><li>• data standards</li><li>• reporting &amp; record keeping</li><li>• provisions relating to banking sector</li></ul>
<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 2) 2020</a>	1/10/2020	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"><li>• use of accredited intermediaries to collect CDR data</li></ul>
<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 3) 2020</a> (version 2)	22/12/2020	<a href="#">Link</a> <a href="#">Supplementary Statement</a>	<a href="#">Link</a>	<ul style="list-style-type: none"><li>• expansion of CDR to more consumers (non-individuals, partnerships and secondary users)</li><li>• ADR-to-ADR CDR data transfers</li><li>• updating consent rules (e.g. separating collection and use consents and enabling consent amendments)</li><li>• use of CDR data for research</li></ul>

Name of Instrument	Dated	Explanatory Statement	Consultation Materials	Key Topics
				<ul style="list-style-type: none"> <li>• update to data holder authorisation process and dashboard rules</li> <li>• white labelled products and product data sharing</li> <li>• joint accounts (now superseded)</li> </ul>
<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2021</a> (version 3)	30/9/2021	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>• sponsored accreditation</li> <li>• CDR representatives</li> <li>• use of unaccredited outsourced service providers (OSPs)</li> <li>• trusted advisers</li> <li>• disclosure of CDR insights</li> <li>• current joint accounts rules</li> <li>• indefinite deferral of direct-to-consumer data sharing rules</li> </ul>
<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 2) 2021</a> (version 4)	12/11/2021	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>• peer to peer data access model for the energy sector</li> <li>• extending application of the CDR to energy sector</li> <li>• additional energy sector specific rules</li> </ul>
<a href="#">Competition and Consumer (Consumer Data Right) Amendment Rules (No. 1) 2023</a> (version 5)	11/7/2023	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>• business consumer disclosure consents</li> <li>• extended maximum consent duration for CDR business consumers</li> <li>• amendments to CDR representative and outsourcing arrangement provisions, including revised terminology and clarification of ADR liability</li> <li>• use of OSPs by CDR representatives</li> <li>• exception from data sharing obligations for data holders offering trial products in the banking sector</li> <li>• delay of reciprocal data sharing obligations for newly accredited entities holding banking data sets</li> </ul>

Name of Instrument	Dated	Explanatory Statement	Consultation Materials	Key Topics
<a href="#">Competition and Consumer (Consumer Data Right) Amendment (2024 Measures No. 1) Rules 2024</a> <b>(Version 7)</b>	06/11/2024	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>• simplified consumer consent process, allowing bundling of CDR consents and provision of pre-selected consent options</li> <li>• operational enhancements, including: <ul style="list-style-type: none"> <li>○ removing data holder obligation to provide service for account holders to ‘block’ secondary user sharing CDR data to a specific ADR</li> <li>○ expanding the circumstances where accredited ADIs may hold CDR data as a data holder</li> <li>○ trial product exception extended to energy sector</li> </ul> </li> </ul>
<a href="#">Competition and Consumer (Consumer Data Right) Amendment (2025 Measures No. 1) Rules 2025</a> <b>(Version 8)</b>	28/02/2025	<a href="#">Link</a>	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>• extends the application of CDR to the non-bank lenders sector</li> <li>• introduces new data sharing obligations for ‘buy now, pay later’ products</li> <li>• sets out the staged application of data sharing obligations for new unrestricted ADIs</li> <li>• narrows the scope of required CDR data for banking and non-bank lenders sectors</li> <li>• enables related data holders and data holders in white labelling arrangements to transfer data sharing obligations</li> <li>• expands circumstances where an accredited person may hold CDR data as a data holder to include non-bank lenders</li> </ul>

## 4. Current version of Part IVD of the *Competition and Consumer Act*


Part IVD of the *Competition and Consumer Act 2010* (Cth) (CCA) also contains key CDR obligations, including the Privacy Safeguards. Similar to the process for finding the current version of the CDR Rules, the current version of [Part IVD of the CCA](#) can be found on the Federal Register of Legislation. As with the CDR Rules, the current version of the CCA should include the statement “**In force**”, which will look like:

Competition and Consumer Act 2010 Citation change

**In force**

Administered by Attorney-General's Department  
Department of Climate Change, Energy, the Environment and Water  
Department of Industry, Science and Resources  
Department of Infrastructure, Transport, Regional Development, Communications, Sport and the Arts  
Department of the Treasury

**Latest version**  
C2025C00366 (C159)  
01 July 2025

[View as made version](#)   

## 5. Previous amendments to Part IVD of the CCA

Note that not all amendments to the CCA are relevant to the CDR. The table below sets out amendments to the CCA that relate to the CDR and Part IVD that have been made since the introduction of Part IVD to the CCA in August 2019.

Name of Instrument	Commencement	Explanatory Statement	Key Topics
<a href="#">Treasury Laws Amendment (Consumer Data Right) Act 2019</a>	13/08/2019	<a href="#">Link</a>	<p>This Act introduced the CDR to the CCA (Part IVD) and includes:</p> <ul style="list-style-type: none"><li>• definitions of key terms such as ‘CDR data’, ‘CDR consumer’, ‘data holder’, ‘accredited data recipient’, ‘CDR participant’ and ‘designated gateway’</li><li>• establishing the respective roles of the ACCC, OAIC and DSB</li><li>• the process and framework for making the CDR Rules</li><li>• the process and framework for making the Data Standards</li><li>• enforcement mechanisms and penalties for breaches of the CDR Rules and Data Standards</li><li>• establishing the Register of Accredited Persons</li><li>• the privacy safeguards</li><li>• process for applying for exemptions from CDR obligations</li></ul>

Name of Instrument	Commencement	Explanatory Statement	Key Topics
<a href="#">Treasury Laws Amendment (2019 Measures No. 2) Act 2019</a>	29/10/2019	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>Requirement to delete CDR data in response to a request from a CDR consumer</li> </ul>
<a href="#">Treasury Laws Amendment (2020 Measures No. 6) Act 2020</a>	1/1/2021	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>Makes clear acts of an agent of a CDR entity are taken to be done by the CDR entity</li> <li>Extends the application of privacy safeguards to future handling of CDR data</li> </ul>
<a href="#">Treasury Laws Amendment (Consumer Data Right) Act 2024</a>	27/08/2024	<a href="#">Link</a>	<ul style="list-style-type: none"> <li>Amends the CCA to allow CDR to be extended to action initiation, which would allow consumers to authorise, manage and facilitate CDR actions<sup>1</sup></li> <li>Clarifies when the ACCC can intervene to set fees chargeable by CDR participants</li> <li>Term 'Data Recipient Accreditor' replaced by 'CDR Accreditor'</li> </ul>

## 6. List of relevant CDR Regulations

The Government has also made Regulations that apply to the CDR. Please find below some of the key Regulations of relevance to CDR participants.

Name of Instrument	Commencement	Explanatory Statement	Consultation Materials	Key Topics
<a href="#">Competition and Consumer Amendment (Consumer Data Right) Regulations 2021</a>	27/11/2021	<a href="#">Link</a>	N/A	Application of privacy safeguards in the energy sector (particularly for the Australian Energy Market Operator)
<a href="#">Competition and Consumer Amendment (Consumer Data Right Measures No. 1) Regulations 2022</a>	02/04/2022	<a href="#">Link</a>	N/A	Specifies new compliance dates for product phasing in the banking sector, specifically in relation to joint accounts for non-major ADIs

<sup>1</sup> The Minister may declare types of actions that can be initiated under the CDR through legislative instruments. No action initiation rights or obligations take effect until the Minister declares the relevant action type and makes rules enabling that action initiation. At this time there are no action declarations or action initiation rules in force.



Name of Instrument	Commencement	Explanatory Statement	Consultation Materials	Key Topics
<a href="#">Competition and Consumer Amendment (Consumer Data Right Measures No. 2) Regulations 2022</a>	17/09/2022	<a href="#">Link</a>	N/A	Modifies the CDR Rules so that initial and larger retailers in the energy sector may voluntarily disclose CDR data pursuant to a valid request prior to 15 November 2022

## 7. List of CDR Sector Designation Instruments

Every time a new sector is designated for inclusion in the CDR, this is affected by a formal designation instrument that outlines how the new sector is defined, including what classes of information are to be included in the CDR for that sector, who may hold that data, and any exclusions that may apply. Please see below a list of the CDR Designation Instruments for each of the 4 sectors that have currently been designated.

Name of Instrument	Dated	Explanatory Statement	Consultation Materials	Key Topics
<a href="#">Consumer Data Right (Authorised Deposit-Taking Institutions) Designation 2019</a>	04/9/2019	<a href="#">Link</a>	<a href="#">Link</a>	Designates banking as a CDR sector
<a href="#">Consumer Data Right (Energy Sector) Designation 2020</a>	26/6/2020	<a href="#">Link</a>	<a href="#">Link</a>	Designates energy as a CDR sector
<a href="#">Consumer Data Right (Telecommunications Sector) Designation 2022</a>	24/1/2022	<a href="#">Link</a>	<a href="#">Link</a>	Designates telecommunications as a CDR sector <sup>2</sup>
<a href="#">Consumer Data Right (Non-Bank Lenders) Designation 2022</a>	21/11/2022	<a href="#">Link</a>	<a href="#">Link</a>	Designates non-bank lending as a CDR sector
<a href="#">Consumer Data Right (Authorised Deposit-Taking Institutions) Amendment Designation 2023</a>	10/7/2023	<a href="#">Link</a>	<a href="#">Link</a>	Minor amendment to the banking designation to clarify that it extends to lease products

<sup>2</sup> While telecommunications has been designated as a CDR sector, [the Government has announced](#) that it is pausing the implementation of CDR in the telecommunications sector to allow CDR to mature across banking and energy sectors, and to focus on the roll out to the non-bank lenders sector.

## 8. List of relevant CDR Notifiable Instruments

Sections 56AS, 56AT and 56DA of the CCA specify that certain declarations in the CDR must be made by the Minister through a notifiable instrument. In addition, s 56FH of the CCA grants the Data Standards Chair power to establish committees, advisory panels and consultative groups. At present the notifiable instruments made under s 56DA, s 56AS and s 56FH are:

Authorising provision	Name of Instrument	Dated	Key Topics
CCA s 56DA	<a href="#">Competition and Consumer (Consumer Data Right—Recognised External Dispute Resolution Schemes) Instrument 2021</a>	12/11/2021	Designates the recognised external dispute resolution schemes for the banking and energy sectors
CCA s 56AS	<a href="#">Competition and Consumer (Consumer Data Right—Participating Victorian Government entity) Declaration 2022</a>	28/3/2022	Specifies the Victorian Government entity for their role in the energy sector
CCA s56FH	<a href="#">Competition and Consumer (Consumer Data Right—Data Standards Advisory Committee) Amendment Instrument 2023</a>	8/12/2023	Amends subsections 8(1) and 8(2) of the Competition and Consumer (Consumer Data Right-Data Standards Advisory Committee) Instrument 2022
CCA s 56FH	<a href="#">Competition and Consumer (Consumer Data Right—Data Standards Advisory Committee) Appointment 2024</a>	30/01/2024	Specifies appointment of Data Standards Advisory Committee members for the period between 30 January 2024 and 30 November 2024
CCA s 56AS	<a href="#">Competition and Consumer (Consumer Data Right - Participating Tasmanian Government Entity) Declaration 2024</a>	01/06/2024	Specifies the Tasmanian Government entity, Aurora Energy, for their role in the energy sector

There are currently no notifiable instruments that have been made under s 56AT of the CCA.