Secondary users in the banking sector

Fact sheet

October 2025

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Table of Contents

1. Introduction

1.1. Consumer Data Right

The Consumer Data Right (CDR) gives consumers greater control over their data, enabling them to access and share their data with accredited third parties to access better deals on everyday products and services.

A glossary of common terms is published on the CDR website.

1.2. Secondary user data sharing

In the banking sector, an individual CDR consumer who is an account holder can nominate someone to be a secondary user who can authorise data sharing from the account.

1.3. This fact sheet

This fact sheet has been produced by the Australian Competition and Consumer Commission (ACCC). It gives data holders information on how secondary users should be dealt with under the Competition and Consumer (Consumer Data Right) Rules 2020 (CDR Rules) in the banking sector. Participants should read this guide together with the CDR Rules.

This is general guidance only. It does not constitute legal or other professional advice and should not be relied on as a statement of the law. This fact sheet may contain generalisations.

We encourage participants to obtain their own professional advice regarding individual compliance matters to ensure they understand their obligations under the CDR framework.

The ACCC welcomes feedback on this fact sheet via email to accc-cdr@accc.gov.au.

1.4. Commencement of secondary user data sharing obligations

In general, existing data holders in the banking sector must support consumer data sharing functionality for requests made on behalf of a secondary user.[1]

If an entity becomes an unrestricted ADI after 4 March 2025, they will become a new data holder in the banking sector. An entity in this situation must support consumer data sharing for secondary users 18 months after becoming an unrestricted ADI.[2]

1 See guidance on Assessing whether a banking or non-bank lending product is in scope for CDR for further information on identifying whether a particular product is in scope for data sharing through the CDR.

2 CDR Rules, Schedule 3, clause 6.9(2)(c) states that an entity that becomes an unrestricted ADI after 4 March 2025 must respond to complex requests 18 months after becoming an unrestricted ADI. Clause 6.1 sets out the meaning of complex request, which includes a consumer data request made on behalf of a secondary user.

2. Secondary user data sharing

2.1. Secondary users

A person is a 'secondary user' of an account if the person:

- is at least 18 years of age,
- has 'account privileges' for the account — that is, they are able to make transactions on the account,[3] and
- is the subject of a 'secondary user instruction' — an instruction from the account holder (who is also at least 18 years of age) to the data holder to treat the individual as a secondary user.[4]

Secondary users are not joint account holders.[5] Separate rules apply to joint accounts.[6] For more information on joint accounts, see the ACCC's Joint accounts implementation guide.

2.2. Data sharing by secondary users

2.2.1. Data disclosures a secondary user can request or consent to

Secondary users can authorise disclosure of CDR data[7] from a data holder to an accredited data recipient (ADR).

Secondary users can also authorise the same other categories of disclosures as an account holder of the relevant account.[8]

2.2.2. Data a secondary user can share

A secondary user of an account may authorise the disclosure of the same types of data as an account holder of the relevant account. That is, a secondary user may authorise the disclosure of:

- account data
- transaction data
- product-specific data.[9]

However, a secondary user can only share their own customer data[10] from the account. They cannot share customer data (including personal information) of another person (for example, the customer data of the account holder or that of another secondary user).[11]

3 CDR Rules, Schedule 3, clause 2.2(2), definition of 'account privileges'.

4 CDR Rules, rule 1.7(1), definition of 'secondary user' and 'secondary user instruction'.

5 CDR Rules, rule 1.7(1), definition of 'joint account'.

6 See CDR Rules, Part 4A. For more information about the treatment of joint accounts see the Joint accounts implementation guide.

7 See *Competition and Consumer Act 2010* (Cth) Part IVD, Division 1, Subdivision C, section 56AI, definition of 'CDR data'.

8 For example, a secondary user can consent to AP disclosure consents, trusted adviser disclosure consents and insight disclosure consents. See CDR Rules, rule 1.10A(2) for further examples of disclosure consent categories.

9 As defined in CDR Rules, Schedule 3, clause 1.2.

10 Customer data is a subclass of CDR data and 'means information that identifies or is about the person'. It includes things like a person's name and email address. See definition in CDR Rules, Schedule 3, clause 1.2, for further information.

11 CDR Rules, Schedule 3, clause 3.2(5)(b).

2.3. Account holder oversight and control

Where a person has account privileges in relation to an account, data holders are required to provide a service an account holder can use to make or withdraw a secondary user instruction. This service may be provided online or offline.[12]

Once there is a secondary user on an account, the data holder is required to provide an online service to the account holder with a variety of functionalities, including the ability to withdraw a secondary user instruction.[13]

We encourage data holders to provide an online service for making and withdrawing a secondary user instruction from the outset, in addition to any offline service that may be provided. Facilitating the withdrawal of a secondary user instruction through an online service will satisfy the requirements outlined above.

2.3.1. Functionality of account holder's online service

The account holder's online service must be prominently displayed and readily accessible[14] and:

- contain relevant information about each authorisation given by a secondary user to disclose CDR data[15]
- allow the account holder to withdraw a secondary user instruction.[16] As part of the withdrawal process, it should explain the consequences of the withdrawal.[17]

If the data holder provides a consumer dashboard to the account holder, the online service described above must be included in the dashboard.[18]

A data holder is no longer required to provide a service allowing the account holder to indicate, through their consumer dashboard, that they no longer approve disclosures initiated by a secondary user to a particular accredited person.[19] However, a data holder may offer this functionality voluntarily.

If a data holder chooses to provide this service and an account holder makes such an indication, the data holder must stop sharing data under that arrangement.

2.3.2. Notifications to account holder

A data holder must notify an account holder as soon as practicable, through its ordinary means of contacting them, if an accredited person makes a consumer data request on behalf of a secondary user and one of the following occurs:

- a secondary user amends or withdraws an authorisation, or
- an authorisation given by the secondary user expires.[20]

12 CDR Rules, rule 1.13(1) Note 4.
13 CDR Rules, rule 1.15(5).
14 CDR Rules, rule 1.15(5)(e).
15 CDR Rules, rule 1.15(5)(a). Note this information is specified in CDR Rules, rule 1.15(3).
16 CDR Rules, rule 1.15(5)(b) and (c).
17 CDR Rules, rule 1.15(5)(c).
18 CDR Rules, rule 1.15(7).
19 CDR Rules, rule 4.6A(a)(ii). Refer to the knowledge article on Ceasing Secondary User Sharing for more information.
20 CDR Rules, rule 4.28.

2.4. Authorising disclosures from multiple accounts

If a person is an account holder of one account and a secondary user of another, they can make a single authorisation allowing for a disclosure from both accounts. They do not need to make separate authorisations for each account.

Data holders must not unnecessarily require separate authorisations, because this may introduce friction into the data sharing process which is contrary to the CDR Rules.[21]

2.5. Withdrawing a secondary user instruction

If an account holder withdraws[22] a secondary user instruction for a person for a particular account, that person will no longer be a secondary user of that account. Therefore, data holders can no longer share data from the account on behalf of the former secondary user.

If the former secondary user of the account no longer satisfies the eligibility criteria[23] because of the withdrawal, the person will cease being eligible in relation to the data holder. Therefore, any authorisations given by the person to the data holder expire.[24]

However, if the former secondary user of the account continues to satisfy the eligibility requirements[25] (for example, the person holds another account or is a secondary user of another account with the data holder that is accessible online), any authorisations given by the person (including for the particular account) will not expire. However, the data holder can no longer share data from the particular account on behalf of the former secondary user. Sharing from other accounts under the same authorisation, where a single authorisation has been given in relation to multiple accounts, can continue.

2.6. Remaking a secondary user instruction

If a former secondary user's authorisations have not expired (because they remain an eligible CDR consumer in relation to the data holder) and the account holder remakes the instruction to treat them as a secondary user, sharing can recommence under those authorisations.

2.7. Losing account privileges

If a secondary user loses account privileges for a particular account (for example, because the account holder has removed their ability to make transactions on the account), they cease to meet the definition of 'secondary user'.[26] The data holder must cease sharing data from the account on behalf of the former secondary user.

In these circumstances, the former secondary user may remain an eligible CDR consumer (for example, if the person holds another account or is a secondary user of another account with the data holder that is accessible online).

See section 2.5 of this fact sheet for more details about what happens when a secondary user is either no longer eligible, (because of the loss of account privileges), or remains eligible.

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21 CDR Rules, rule 4.24(a).

22 CDR Rules, rules 1.13(1)(e)(ii) and 1.15(5)(b). See also CX guidelines on Removing secondary user instructions.

23 CDR Rules, rule 1.10B and Schedule 3, clause 2.1.

24 CDR Rules, rule 4.26(1)(c).

25 CDR Rules, rule 1.10B and Schedule 3, clause 2.1.

26 CDR Rules, rule 1.7, definition of 'secondary user'.

2.8. Regaining account privileges

Loss of account privileges does not affect a secondary user instruction. The secondary user instruction will remain current unless it is withdrawn. Therefore, if the account holder has not withdrawn the secondary user instruction, a former secondary user automatically resumes being a secondary user if their account privileges are restored.

At this point, the data holder must recommence sharing under any of the secondary user's existing authorisations for the account. This is only the case if the secondary user remains eligible in relation to the data holder (meaning their authorisations did not expire when they lost account privileges).

2.9. Account holder losing eligibility

Where an account holder, who has previously made a secondary user instruction, ceases to be an eligible CDR consumer in relation to a particular data holder, the account holder's secondary user instruction will also expire.

Therefore, if the account holder later becomes an eligible CDR consumer in relation to this data holder again, the account holder would need to provide a new secondary user instruction before the secondary user could make consumer data requests for the account.

2.10. Secondary users of joint accounts

For more information on secondary users of joint accounts, see the Joint accounts implementation guide, section 6.