

LEGEND

Data sharing obligations for data holders:

PDR Product Data request **CDR-AP** Consumer Data requests made by Accredited Persons **CDR-C** Consumer Data requests made by Eligible CDR consumers

P1 Product* excludes joint accounts, closed accounts, direct debits, scheduled payments or payees, get account detail or get customer detail data (rule 6.4(3) CDR Rules)

Initial Data Holders (NAB, CBA, ANZ, Westpac branded products)

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
P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product
		P2 Product	P2 Product	P2 Product	P2 Product	P2 Product	P2 Product
			P3 Product	P3 Product	P3 Product	P3 Product	P3 Product
						Future position post Nov 2021 to be confirmed	
P1 Product*	P1 Product*	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product
		P2 Product	P2 Product	P2 Product	P2 Product	P2 Product	P2 Product
			P3 Product	P3 Product	P3 Product	P3 Product	P3 Product

Related brands of Initial Data Holders and any other relevant ADIs

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
	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product
			P2 Product	P2 Product	P2 Product	P2 Product	P2 Product
					P3 Product	P3 Product	P3 Product
						Future position post Nov 2021 to be confirmed	
					P1 Product*	P1 Product	P1 Product
						P2 Product	P2 Product
							P3 Product

Accredited ADI and accredited non-ADI (reciprocal data holder)

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
			P1 Product	P1 Product	P1 Product	P1 Product	P1 Product
			P2 Product	P2 Product	P2 Product	P2 Product	P2 Product
					P3 Product	P3 Product	P3 Product
						Future position post Nov 2021 to be confirmed	
		P1 Product	P1 Product	P1 Product	P1 Product	P1 Product	P1 Product
			P2 Product	P2 Product	P2 Product	P2 Product	P2 Product
				P3 Product	P3 Product	P3 Product	P3 Product

This timeline is based on a phasing table released by the ACCC on [19 June 2020](#). We understand this table is based on the CDR rules as modified by exemptions which the ACCC either has already granted, or intends to grant.