

Consumer Data Right – proposed timetable for participation of non-major ADIs in the CDR

Items in italics are not subject to this consultation

Request made to:	Part of the rules	1/2/20 to 30/6/20	1/7/20 to 31/10/20	1/11/20 to 31/1/21	1/2/21 to 30/6/22	1/7/21 to 31/1/22	From 1/2/2022
A big four bank	Part 2 (Product reference data)	<i>Phase 1</i> <i>Phase 2</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>
	Part 3 (Direct to consumer disclosures)	–	–	–	–	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
	Part 4 (Disclosures to Accredited Data Recipients)	–	<i>Phase 1 (closed/joint accounts and certain APIs are not required to be shared)</i>	Phase 1 Phase 2	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
A subsidiary brand of a big four bank; or A non-major ADI (mandatory)	Part 2 (Product reference data)	–	<i>Phase 1</i>	<i>Phase 1</i>	<i>Phase 1</i> <i>Phase 2</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>
	Part 3 (Direct to consumer disclosures)	–	–	–	–	–	Phase 1 Phase 2 Phase 3
	Part 4 (Disclosures to Accredited Data Recipients)	–	–	–	–	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
A voluntarily participating non-major ADI	Part 2 (Product reference data)	–	<i>Phase 1</i>	<i>Phase 1</i>	<i>Phase 1</i> <i>Phase 2</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>
	Part 3 (Direct to consumer disclosures)	–	–	–	–	–	Phase 1 Phase 2 Phase 3
	Part 4 (Disclosures to Accredited Data Recipients)	–	–	–	Phase 1	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3
An accredited ADI; or An accredited non-ADI (reciprocal dataholder)	Part 2 (Product reference data)	–	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>	<i>Phase 1</i> <i>Phase 2</i> <i>Phase 3</i>
	Part 3 (Direct to consumer disclosures)	–	–	–	–	–	Phase 1 Phase 2 Phase 3
	Part 4 (Disclosures to Accredited Data Recipients)	–	–	–	Phase 1	Phase 1 Phase 2 Phase 3	Phase 1 Phase 2 Phase 3