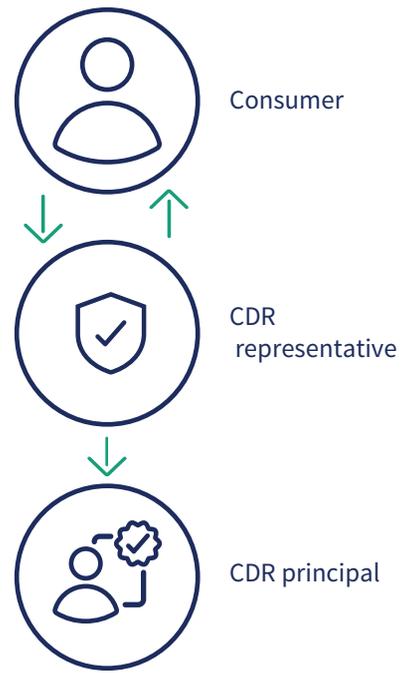


Consent and collection process for CDR representative arrangements

Obtaining consumer consent for the collection and use of CDR data

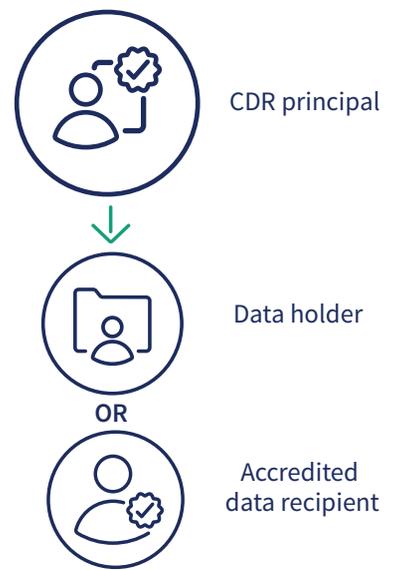
- CDR representative offers a good or service which requires CDR data
- Consumer wishes to be provided the good or service
- The CDR representative asks the consumer to consent to the collection and use of their CDR data for this purpose, for up to 12 months
- Consumer provides their express consent to the CDR principal collecting their CDR data, and disclosing it to the CDR representative for use



The consumer has given the CDR principal a valid request ✓

Making a consumer data request on behalf of the consumer

- Consumer gives CDR principal a valid request
- CDR principal asks the CDR participant^[1] to disclose the consumer's CDR data
- Where the request is to a data holder, the CDR principal makes the request using the data holder's 'accredited person request service', in accordance with the data standards^[2]
- Where the request is to a data holder and is for CDR data that is or includes SR (shared responsibility) data, the CDR principal makes the request to the primary data holder using the primary data holder's 'accredited person request service'

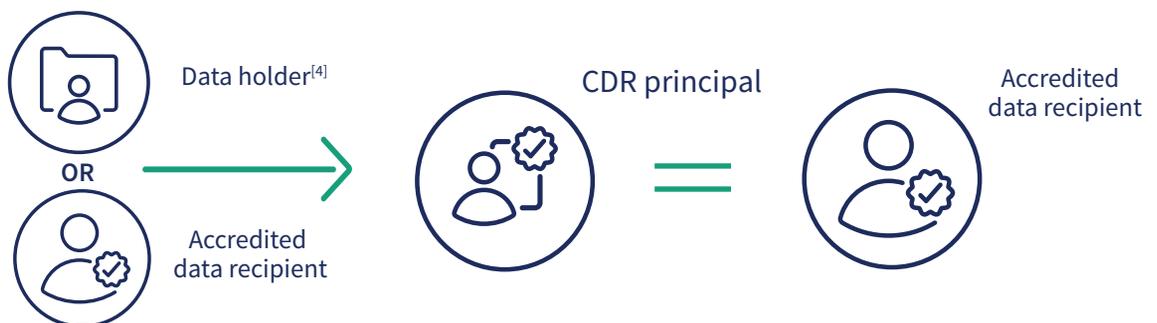


The CDR participant obtains:

- the consumer's authorisation (in the case of a data holder)
- the consumer's AP disclosure consent (in the case of an accredited data recipient)

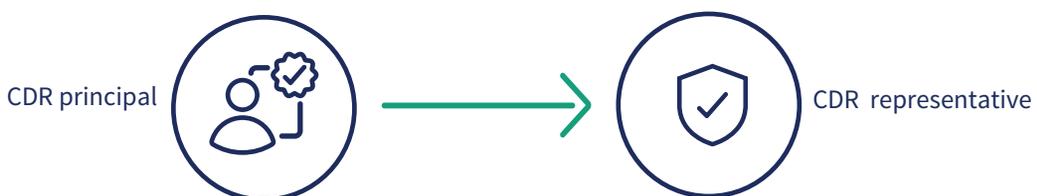
Where the CDR data is or includes SR data, the primary data holder obtains the consumer's authorisation. The primary data holder then requests any SR data it needs from the secondary data holder, using the secondary data holder's relevant online service. The secondary data holder discloses the SR data to the primary data holder (if it chooses)

The CDR participant sends the consumer's CDR data to the CDR principal^[3]



The CDR principal becomes an accredited data recipient for the consumer's CDR data

CDR principal (accredited data recipient) discloses the consumer's CDR data to the CDR representative in accordance with the earlier consent from the consumer



The CDR representative has obtained the consumer's CDR data, and must comply with the terms of its CDR representative arrangement in handling the data

[1] This may be a data holder or accredited data recipient.

[2] Note: there are no equivalent requirements for how an accredited person makes a request to an accredited data recipient

[3] Where the CDR participant is a primary data holder and the secondary data holder chooses not to disclose SR data to it, the primary data holder will not be able to send that SR data to the CDR principal

[4] Note: For SR data requests, this will be the primary data holder