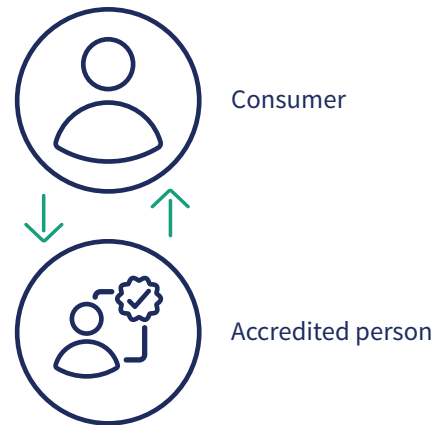


Consent and collection process for accredited persons

Obtaining consumer consent for the collection and use of CDR data

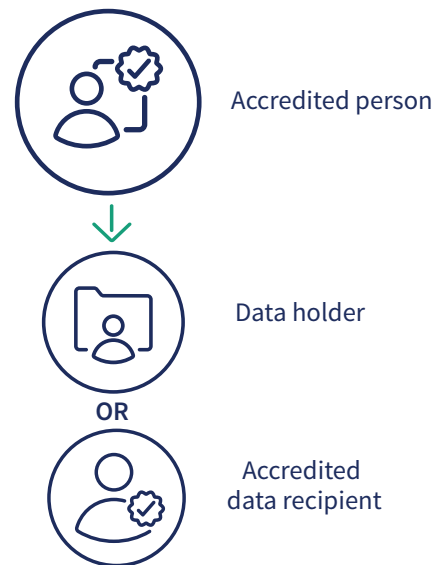
- Accredited person offers a good or service which requires CDR data
- Consumer wishes to be provided the good or service
- Accredited person asks the consumer to consent to the collection and use of their CDR data for this purpose, for up to 12 months
- Consumer provides their express consent to the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



The consumer has given the accredited person a valid request ✓

Making a consumer data request on behalf of the consumer

- Consumer gives accredited person a valid request
- Accredited person asks the CDR participant ^[1] to disclose the consumer's CDR data
- Where the request is to a data holder, the accredited person 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 accredited person 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 accredited person^[3]



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

[1] This may be a data holder or accredited data recipient. However, an affiliate may only make a consumer data request directly to another accredited person

[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 accredited person

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