Due diligence checklist: Consumer Data Right

Consumer Data Right (Competition and Consumer Act, Part IVD). Treasury and the ACCC, Australia.

Regime	Consumer Data Right
Regulator	Treasury and the ACCC
Country	Australia
Regulator's page	https://www.cdr.gov.au/
Prepared	9 November 2026
Current version	https://www.vederca.com/market-scan/due-diligence/au-cdr

What it is

Data holders share consumer data under the CDR Rules and Standards, and recipients hold accreditation.

Who it applies to

Applies to every financial institution in Australia, when procuring open banking and cdr, digital banking, payments.

What to ask a vendor, and the evidence to request

#	Ask the vendor for	Evidence to request	Received
1	Conformance with the Consumer Data Standards and the CDR Rules	Conformance test results or a written statement of conformance against the standard, with the version supported.	
2	Accreditation as a data recipient, or an accredited sponsor, where the vendor receives CDR data	The accreditation record or sponsor arrangement, with its scope and date, or a written statement that none is held.	

In every case

- A named contact at the vendor responsible for this regime, and how the vendor tracks changes to it.
- Which named customers the vendor already serves under this regime, as references you may call.

This checklist is a starting point for a procurement team, not legal advice. Read it with the regulator's own page, your institution's policies and your legal and risk teams; the regime may have changed since the date on this document.