



COVERSHEET

Proactive release of Cabinet paper: Designating the Electricity Retail Sector under the Customer and Product Data Act 2025

Minister	Hon Simon Watts Hon Scott Simpson	Portfolio	Energy Commerce and Consumer Affairs
Cabinet paper	Designating the Electricity Retail Sector under the Customer and Product Data Act 2025	Date to be published	20 February 2026

List of documents that have been proactively released

Date	Title	Author
December 2025	Designating the electricity retail sector under the Customer and Product Data Act 2025	Office of the Minister for Energy Office of the Minister for Commerce and Consumer Affairs
9 December 2025	Designating the electricity retail sector under the Customer and Product Data Act 2025 EXP-25-MIN-0127 Minute	Cabinet Office
3 December 2025	Regulatory Impact Statement: Designating the electricity sector under the Customer and Product Data Act 2025	MBIE

Information redacted

YES

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Some information has been withheld for the reasons of:

- Privacy of natural persons
- Commercial information

In Confidence

Office of the Minister of Commerce and Consumer Affairs
Office of the Minister for Energy

Cabinet Economic Policy Committee

Designating the electricity retail sector under the Customer and Product Data Act 2025

Proposal

- 1 This paper seeks agreement to make regulations to designate the electricity retail sector under the Customer and Product Data Act 2025 (**the Act**).

Relation to Government priorities

- 2 The Government is committed to promoting competition because it benefits New Zealanders through greater choice, lower costs, higher quality and more innovation. The *Coalition Government's Q1 Action Plan for New Zealand* included passing the Act to promote competition in banking, energy, and other key sectors, by giving consumers better access to their data to enable them to make better consumer choices. This work is also part of the Competitive Business Settings pillar of the Government's *Going for Growth* plan.
- 3 Designating the electricity sector under the Act is also part of the Government's work to ensure reliable and affordable energy for New Zealand consumers.

Executive Summary

- 4 The Customer and Product Data Act 2025 establishes an economy-wide framework for consumer data rights in New Zealand. This paper seeks agreement to designate the electricity retail sector under the Act and to draft regulations that will set the detailed rules for how 'open electricity' will operate in New Zealand. 'Open electricity' is a system that allows consumers of electricity to share their electricity data with trusted accredited requestors such as comparison and switching sites to make informed decisions about their electricity usage.
- 5 We propose that every electricity retailer (referred to as data holders) that supply electricity to more than 1,000 installation control points (ICPs) in New Zealand be required to share relevant data, with customer consent, to accredited requestors. We also propose that all electricity retailers be required to provide product data about generally available tariff plans¹.
- 6 'Open electricity' will empower customers to have more control over their own data and to obtain value from it. Machine readable, timely data will enable customers to make easier choices about the best products and services for their needs and make better decisions about managing their energy use. The net result of this proposal is that domestic and small business customers will benefit from greater choice, competition and new innovative products or services in the electricity sector.

¹ Generally available tariff plans are defined in the Electricity Industry Participation Code.

- 7 Officials have estimated that set-up costs to the Crown of ‘open electricity’ to be around Commercial Information and the on-going running costs of ‘open electricity’ under the scheme will range from \$4 to \$6 million per year. We propose that these costs are fully recovered through fees and levies on the electricity retailers and accredited requestors, which would ensure the proposal is fiscally neutral to the Crown.
- 8 If Cabinet agrees to these recommendations, we propose the regulations be issued around mid-2026, and the designation to commence on 1 July 2027. We will report back to Cabinet next year to seek agreement to the costs, and the approach to how they will be recovered.

Background

- 9 The Act establishes a scalable, economy-wide framework for secure data sharing, applied through secondary legislation to designated sectors. When a sector is designated under the Act, designated data holders (e.g., electricity retailers) are required to share designated customer data (e.g. consumption history) with accredited requestors, with the authorisation of the customer. Product data (e.g., electricity plans) is required to be shared publicly. The Act relies on privacy protections enabled by the Privacy Act 2020.
- 10 On 21 August 2024, Cabinet agreed to carry out public consultation on applying the Customer and Product Data Bill first to the banking sector, followed by the electricity sector [ECO-24-MIN-0171].
- 11 On 2 April 2025 Cabinet agreed to create a system of ‘open banking’ by designating the banking sector under the Act [ECO-24-MIN-0039 refers]. The banking designation came into force on 1 December 2025. We are now seeking Cabinet’s approval to create a system of ‘open electricity’ by designating the electricity sector under the Act.
- 12 The Electricity Authority has a programme of work intended to provide consumers with more choice, more control, and better value through improved access to information about electricity products and consumption data. However, the benefits to consumers emerging from the Authority’s initiatives would be significantly improved by a consumer data right, such as new and improved services enabled by near real-time verification of consent, which the Electricity Authority is unable to deliver without introducing new rules that would duplicate aspects of the Act. Consumer engagement drops and comparison and switching actions stop quickly if delays or ‘friction’ occur.
- 13 Last month, the Government announced its response to the independent review of New Zealand’s electricity market performance. The review recommended implementing the electricity sector designation, and to do so in a way that enables customers to share their usage data with the click of a button.

A consumer data right in the electricity sector will bring tangible benefits for consumers and for the sector

- 14 What consumers pay for their electricity depends on both the price of electricity they are charged and how much electricity they use. This proposal helps address both

these factors by helping consumers use their consumption data to find the cheapest electricity retail plans for their needs and by helping them select efficient products and services that may improve the efficiency of their consumption.

- 15 The 2019 Electricity Price Review found that consumers who “shopped around” could access more competitive deals. However, encouraging comparison and switching remains a challenge, and as of October 2025, the rolling annual rate of residential consumers who switch retailers is 6.41 per cent. Lower-income households are especially likely to be paying more than necessary.

Designating the electricity sector will enable greater competition and innovation

- 16 Designation will allow electricity customers and accredited requestors to access electricity consumption and product data quickly, securely, and in machine-readable and standardised formats. The data can be used by accredited requestors, such as price-comparison tools, budgeting apps, or solar and electric vehicle (EV) optimisation services. The improved ability to switch providers will promote improved competition in the electricity retail sector and therefore support improved productivity and economic wellbeing.
- 17 Comparable jurisdictions with similar electricity market conditions are taking similar steps to improve competition or are in the process of doing so. The Australian energy customer data right was implemented in phases from November 2022, and the United Kingdom is working on an open data scheme in the energy sector.

Customers will have greater control and choices

- 18 The current settings for accessing consumption and product data are not adequate for a future electricity industry where data should be accessed in real-time. The existing Electricity Industry Participation Code (the Code) requirements for requesting data are not timely (taking up to five working days for consumption data), potentially costly for the requestor, and the lack of mandatory and standardised formats for product data creates confusion for customers and hinders innovation in third party services.
- 19 Our proposal will empower customers to have more control over their own data and to obtain value from it. Machine readable, timely data obtained under a consumer data right will enable customers to make easier choices about the best products and services for their needs and make better decisions about managing their energy use. For example, in the future a customer may want to share their electricity consumption data with an installer of home EV charging to optimise the use of their EV for both transport and as a battery for their home electricity consumption.
- 20 It will also provide consumers with more reliable alternatives to existing methods for accessing and sharing their data. Giving consumers more confidence and control over their electricity consumption data will make it easier for them to shop for new products and services and make it easier for advisors to assist consumers in need.

There is wide support for a consumer data right in the electricity sector in New Zealand

- 21 Public consultation and targeted consultation, with the parties likely to be most impacted, show that both consumer groups and the electricity sector support the introduction of a consumer data right in the electricity sector. They see value in unlocking data, empowering consumers, driving innovation and competition.
- 22 A repeated theme throughout consultation was the importance of alignment between the work of the Electricity Authority to improve consumer mobility and retail monitoring and the Ministry of Business, Innovation and Employment's (MBIE) work on improving 'data portability' in the electricity sector.

We expect net economic benefits for customers

- 23 Consumers can expect lower or avoided costs from:
 - 23.1 Switching to cheaper retail plans. Analysis from the government's 2023 Save500 winter energy savings campaign found an average saving of \$358 per year for switching households.
 - 23.2 More efficient and reduced consumption, including from the use of new products and services.
 - 23.3 Network cost savings opportunities from reducing peak demand and overall consumption. While we are not able to predict the quantity of these savings we have indications for savings for other initiatives, such as potential cumulative savings of around \$4 billion by 2050 from smart EV charging.
- 24 The costs for administering the scheme will be levied on data holders and data requestors. We do not know if or how those costs will be passed on to consumers by a more competitive electricity retail market.

There will be a cost to the electricity industry to implement the scheme

- 25 Retailers reiterated their views on the cumulative costs from the current burden of regulatory reforms, while other submitters urged the need for reform and alignment with international practice.
- 26 The costs to data holders arise from modernising IT and customer servicing systems. Some of these costs may also address underinvestment in the past and which are in the process of being addressed. Officials are investigating implementation options that can reduce some of these costs on data holders.
- 27 Retailers have been unable to separate and quantify costs from work to implement other sector reforms and have indicated that they will be in a better position to do so when the design of the scheme is more certain. They have indicated that costs could be significant but that robust and clear proposals, developed in conjunction with the Electricity Authority's reforms and considered implementation timeframes will mitigate those expected costs. The decisions being sought in this paper will help set the direction of work needed to be done by retailers and therefore reduce uncertainty for them.
- 28 The proposal will also mean that others in the sector who share data with electricity retailers may have flow-on costs as industry norms are updated. We expect that there

will be flow-on benefits from modernised systems for the sector, potentially including innovation, improved efficiency through machine readability, standardisation and improved data quality.

Implementation and administration decisions will aim to reduce overall system costs

- 29 Among the concerns raised by electricity retailers was the need for them to build systems to respond to data requests by third parties. Their proposed solution is that the Electricity Authority should respond to these requests using data being collected for retail market monitoring purposes. Submitters considered that this would reduce costs, improve participation by small retailers, remove the need for duplication, and improve information transfer efficiencies.
- 30 We do not support this suggestion because it would reduce timeliness of data provided to customers (the Authority only collects retail market monitoring data monthly) and thereby could significantly reduce the value of the data to them. It could also create a single point of failure. We consider that electricity retailers should be designated as data holders because they are the primary point of contact for consumers and are therefore best placed to provide accurate and timely data for consumers.
- 31 However, officials are working with submitters and the Electricity Authority to develop implementation options that address the underlying concerns of suggestions raised in submissions. For example, they are exploring options for centralising request handling, while keeping data at source to maintain data fidelity (one “source of truth”).
- 32 The decisions sought in this paper will provide the Electricity Authority and officials with the foundational policy settings of the scheme necessary to proceed with this investigative work. Early estimates for the set-up costs of such a service are over Commercial Information however, a business case is required to accurately cost these.
- 33 At the time we seek authorisation to submit regulations to the Executive Council that give effect to the decisions sought in this paper, we will make recommendations on:
- 33.1 the data sharing model most likely to meet the objectives of the scheme;
 - 33.2 estimates for the cost of implementing that model and administering the initiative; and
 - 33.3 how those costs, and administrative costs of the scheme, should be met through the levies enabled by the Act, and potentially, through the Electricity Industry Levy.

Scope of designation for the electricity sector

- 34 After considering options we recommend a designation that:
- 34.1 meets the overall objectives of the Act;
 - 34.2 creates flexibility (within the overarching framework of the Act) to adapt to changes in technology, policy and electricity market conditions and supports interoperability with potential consumer data rights in other sectors and innovation; and

- 34.3 is broadly consistent with that agreed for the designation of the banking sector, with exceptions reflecting the nature and function of the electricity sector and electricity data.
- 35 The scope and regulatory settings for the proposed designation of the electricity sector are set out in **Annex 2**.
- 36 To allow the initiative to make the most of improvements in technology and improved industry practice, some detailed requirements should be prescribed through standards – issued by the MBIE Chief Executive – rather than through regulation. Examples include methods of authorising data sharing, and data security requirements.

The scheme applies to data about domestic consumers and small businesses

- 37 Domestic consumers and small businesses (as defined by the Electricity Industry Act 2010) who consumed less than 40 megawatt hours (**MWh**) of electricity in the previous year will be able to use a consumer data right. We considered a larger threshold to align with the Australian scheme. However, retailers expressed a strong preference for alignment with the threshold used by the Electricity Authority for monitoring purposes. They argued that larger customers often had different billing systems that would need to be changed, and compliance costs may outweigh benefits given that these customers are likely to have alternative avenues to access data and negotiate plan features and prices. An implementation issue for banks has been the inclusion of large business customers, who have different account management systems to personal and small business customers.

Electricity retailers should be designated data holders

- 38 We consider that all electricity retailers who provide generally available tariffs² should be expected to provide product data and should therefore be designated product data holders in relation to those plans. This ensures that customers can access data about the full range of products and services that are available to them and excludes bespoke and negotiated plans. The relative size of New Zealand retailers is smaller than in other jurisdictions, but we have seen that they can be more agile and offer specialised or more targeted products and services for consumers and therefore we do not think they should be excluded. It is not expected to create significant marginal costs to them given the scope of the data that they are required to provide to the Electricity Authority.
- 39 However, we consider that there is a strong case for excluding smaller retailers from the obligation to provide customer data through a customer data right. Including them may create disproportionate compliance costs and could undermine special arrangements intended to address hardship situations. We propose that these retailers be able to opt in once the scheme is operational. In the meantime, customers of these retailers would still be able to access their consumption data through Electricity Authority enforced mechanisms. Inclusion over time of smaller data holders is comparable to the approach taken in the banking designation.

² A retail tariff plan that a retailer will make available to any consumer (subject to credit requirements) if the consumer satisfies the requirements specified for the retail tariff plan.

40 All larger electricity retailers would become data holders in respect of customer data.³

We recommend designating a wide range of customer data and product data

41 A wide range of customer data and product data is necessary to ensure the benefits of a consumer data right for electricity can be delivered. For example, comparability and applicability of new products and services, such as the inclusion of bundled services, which is becoming more prevalent. Designated data, as outlined in **Annex 2**, is similar in approach to that in the banking designation, but reflects the technical requirements of the provision of electricity as a service.

Identifying and verifying customers is critical to ensuring that customer data is only shared with authorised parties

42 Only customers should be able to authorise sharing their data. However, onerous requirements will reduce participation. Submitters agreed that a uniform verification process is crucial to reducing complexity and risk for customers. Learning from the Australian experience, we consider that designating a uniform verification framework could achieve an acceptable balance between security and accessibility. We propose that verification requirements be set through standards for the scheme. This will allow the sector to have input on technical matters and to accommodate changes in technology. The Office of the Privacy Commissioner will be consulted on the development of the regulations and standards.

Requirements on accredited requestors

43 The Act specifies requirements for third parties to become accredited requestors of customer data and makes provision for additional requirements. We propose the following additional requirements of accredited requestors, they must:

- 43.1 be a member of the designated dispute resolution scheme, and
- 43.2 hold adequate insurance.

44 While these requirements might appear onerous for some prospective accredited requestors, we consider that they are necessary to provide confidence to consumers that mishaps and mistakes will be dealt with through a satisfactory process. They are similar to what is required of banking accredited requestors.

Fees for requests

45 Customers, and accredited requestors should be able to access customers' data without unnecessary barriers. We propose that all requests for customer data should therefore be free. The banking designation prohibits data holders from charging accredited requestors for providing open banking.

Dispute resolution

46 The Act requires data holders and accredited requestors to be a member of a dispute resolution scheme if a scheme has been prescribed. We propose that the Energy

³ The electricity retailers who would be data holders in respect of customer data are Mercury Energy Ltd, Meridian Energy Ltd, Genesis Energy Ltd, Contact Energy Ltd, Nova Energy Ltd, Pulse GP Ltd, Electric Kiwi Ltd, 2degrees NZ Ltd (trading as 2degrees), Octopus Energy NZ Ltd, Hanergy Holdings Ltd.

Complaints Service, operated by Utilities Disputes Limited (**UDL**) is prescribed as the disputes resolution scheme. As a well-established disputes resolution scheme for the electricity industry it will give data owners confidence about how complaints must be investigated and dealt with. UDL has expressed interest in becoming the operator of the prescribed scheme for an electricity sector consumer data right.

Implementation

- 47 An implementation group has been established in MBIE to deliver consumer data right designations across government. The timeframe for implementation is:

Milestone/Action	Timeframe
Announcement of electricity sector CDR	December 2025
Standards development	Early-mid 2026
Report back on implementation options and fees and levies	July 2026
Regulations enacted	Mid 2026
Discussion document on setting fees and levies	Mid 2026
Enactment of fee and levy regulations	Late 2026
Electricity sector CDR becomes operative	July 2027

Cost-of-living implications

- 48 The designation of the electricity sector under the Act will enable customers to benefit from lower prices and smaller bills through being on the best plan for their needs, through improved competition and improved transparency, and innovative and secure services such as advice on installing and using solar generation. The proposed regulations will increase the benefit to customers (which include both individuals and small businesses) from their data.

Financial Implications

- 49 The Act provides for cost recovery through fees and levies. We propose that administration costs are fully recovered through levies on electricity retailers and accredited requesters so that the scheme is fiscally neutral for taxpayers. These fees and levies should be set by regulation.
- 50 The total cost of the regime would include MBIE’s set up and running costs, additional functions for the Electricity Authority, and outsourced services such as for the development of IT for data sharing. Officials estimate that establishing the scheme will cost around Commercial Information due to costs associated with IT, vendor procurement, design requirements and operational support. The operating cost is estimated to range from \$4–\$6 million, which is in line with the costs for open banking. Targeted consultation will be undertaken next year with affected parties on proposals on the quantum of funding to be recovered by fees and levies, and their attribution between participants.
- 51 The final costings for the designation will be clearer following investigation work alongside the Electricity Authority and implementation design by MBIE.

Legislative Implications

- 52 The decisions in this paper will be implemented through regulations under the Act.

Impact Analysis

Regulatory Impact Statement

- 53 The impact analysis requirements apply to the proposals in this paper. MBIE has prepared a Regulatory Impact Statement (**RIS**), which includes a Stage 1 Cost Recovery Impact Statement (**CRIS**). The Statement is attached at **Annex 1**.

Quality of the impact analysis

- 54 The MBIE Quality Assurance Panel reviewed this Regulatory Impact Statement, which includes a Stage 1 CRIS, and which was prepared by the MBIE Consumer Policy Team. The Panel considers that the RIS and Stage 1 CRIS partially meets the Quality Assurance criteria.

Climate Implications of Policy Assessment (CIPA)

- 55 The Climate Implications of Policy Assessment (CIPA) team has been consulted and confirms that the CIPA requirements do not apply to this policy proposal, as the threshold for significance is not met.

Population Implications

- 56 Submitters expressed that the proposal to designate electricity retailers under the CDR regime is likely to positively impact consumers and businesses through the provision of increased competition, new products and services.
- 57 We expect the proposed regulations will make it easier for Māori organisations to offer specialist data capability and functionality for Māori groups and increase the range of services that Māori individuals and organisations have access to. Further analysis of the potential impacts on Māori will be completed in early 2026, as part of developing the regulations.

Human Rights

- 58 The proposals in this paper are consistent with the New Zealand Bill of Rights Act 1990 and the Human Rights Act 1993.

Consultation

- 59 The Treasury, Department of Internal Affairs, Ministry of Justice, Te Puni Kōkiri, the Electricity Authority, Commerce Commission, Ministry for Regulation, Stats NZ, the Ministry for Social Development, Public Service Commission and Office of the Privacy Commissioner have been consulted on this paper. The Department of Prime Minister and Cabinet has been informed.

Communications

- 60 We will issue a press release announcing Cabinet's decisions.

Proactive Release

61 This paper will be published on MBIE's website, subject to withholdings as appropriate under the *Official Information Act 1982*.

Recommendations

The Minister of Commerce and Consumer Affairs and the Minister for Energy recommend that the Committee:

1. **note** the Customer and Product Data Act 2025 is a mechanism for allowing customers to require data held about them to be shared safely and securely with them and trusted third parties;
2. **note** that on 2 April 2025 Cabinet agreed to designate the banking sector under the Act [ECO-24-MIN-0039 refers];
3. **agree** to designate the electricity sector under the Customer and Product Data Act, with the scope and regulatory settings in **Annex 2**;
4. **authorise** the Minister of Commerce and Consumer Affairs and the Minister for Energy jointly to clarify and develop policy matters relating to the proposals in the Cabinet paper in a manner not inconsistent with the policy recommendations contained in **Annex 2**, consistent with the general policy intent;
5. **note** some detailed requirements will be prescribed through standards issued by the Chief Executive of the Ministry of Business, Innovation and Employment;
6. **agree** that the scheme be fully funded by fees and levies, as enabled under the Act [DEV-22-MIN-0151 refers];
7. **invite** the Minister of Commerce and Consumer Affairs and the Minister for Energy to report back to Cabinet on the administrative costs for the scheme by July 2026;
8. **invite** the Minister of Commerce and Consumer Affairs and the Minister for Energy to report back to Cabinet with a proposal on the quantum of funding to be recovered by fees and levies, and their attribution between participants by July 2026, following targeted consultation; and

Legislative implications

9. **invite** the Minister of Commerce and Consumer Affairs to issue drafting instructions to the Parliamentary Counsel Office to give effect to the above recommendations.

Authorised for lodgement

Hon Scott Simpson
Minister of Commerce and Consumer Affairs

Hon Simon Watts
Minister for Energy

Annex 1: Regulatory Impact Statement and Cost Recovery Impact Statement

Attached as separate document

Annex 2: Detailed recommendations for an electricity sector designation

Issue	Recommendations
Designated customer data	<ol style="list-style-type: none"> 1. agree that designated customer data will be limited to data of: <ol style="list-style-type: none"> 1.1 All residential customers who have a smart meter (including households, rentals, holiday homes and apartments); 1.2 Businesses who have a smart meter and who consumed less than 40MWh of electricity in the previous calendar year. 2 agree that designated customer data be as follows: <ol style="list-style-type: none"> 2.1 The unique identifier that the customer's retailer(s) use or used to distinguish the customer/account holder; 2.2 Information the customer has provided to the retailer to identify themselves, such as their name, contact details and contact address; 2.3 Installation Control Point (ICP) associated with the account. If there are multiple ICPs, associated with the account within two years from the request, all those ICPs; 2.4 Product names and identifiers, including any product ID and tariff ID, for any products that have been provided to the customer within two years of the request; 2.5 Tariff plan structure and time-of-use pricing associated with the customer in half-hourly increments; 2.6 Meter type and meter configuration; 2.7 Electricity consumption in half-hourly increments (kWh) of electricity generated by the customer, within two years of the request, at each ICP; 2.8 Total export back to the distribution network in half-hourly increments (kWh) of electricity within two years of the request at each ICP;

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	<p>2.9 Bill history (total monetary value, consumption, amount generated, amount exported and billing period) including discounts or other incentives for up to two years from the request;</p> <p>2.10 What other bundled services (such as gas or broadband) are provided with the customer’s electricity;</p> <p>2.11 Fixed (including end date) or open term plan.</p>
<p>Designate data holders</p>	<p>3 agree to designate data holders and provide that:</p> <p>3.1 all retailers who offer generally available tariffs to be data holders must provide product data in relation to those plans;</p> <p>3.2 all electricity retailers that supply electricity to more than 1,000 ICPs in New Zealand in the previous calendar year must provide customer data.</p> <p>4 agree that data holders provide data under the designation from 1 July 2027.</p> <p>5 agree other electricity retailers may opt in to be data holders in respect of customer data by giving notice to MBIE.</p>
<p>Designated product data</p>	<p>6 agree that designated product data be as follows:</p> <p>6.1 tariff plans available to any consumer who meets eligibility criteria – including metering requirements, lines company, location, payment method, solar, battery or electric vehicle prerequisites, small business or domestic consumer, credit check requirements;</p> <p>6.2 product name and ID;</p> <p>6.3 tariff structure and ID, including the fixed charge, variable charge, export rate, time-of-use pricing, and fees to be provided in half-hourly increments where applicable;</p> <p>6.4 fees and discounts, including disconnection, reconnection and late payment fees;</p> <p>6.5 any bundled services; and</p> <p>6.6 any credits or other tangible incentives associated with the plan (such as a free new appliance).</p>

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<p>Accredited requestors</p>	<p>7 agree accredited requestors must be a member of the designated disputes resolution scheme.</p> <p>8 agree accredited requestors must have adequate insurance to address the risk that the requestor is unable to meet liabilities related to data requests under the Act.</p> <p>9 agree data holders must, within 5 days of receiving notification in writing from an accredited requestor, provide the information necessary to:</p> <ul style="list-style-type: none"> • complete a request to establish a connection with that requestor; and • establish connections with the data holder’s electronic system.
<p>Fees for data requests</p>	<p>10 agree that data holders will not be permitted to charge fees for data requests from a customer or an accredited requestor.</p>
<p>Disputes resolution</p>	<p>11 agree that Energy Complaints Service, operated by Utilities Disputes Limited (UDL), should be the designated disputes resolution scheme.</p> <p>12 authorise the Minister of Commerce and Consumer Affairs to determine if, and how, the regulations will prescribe the manner in which the rules of the disputes resolution scheme may be changed.</p>