

Consumer Data Right: Guidance, Compliance and Enforcement Policy

Guidance about MBIE’s approach to compliance and enforcement under the Customer and Product Data Act 2025

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1. Executive summary

On 29 March 2025 the Customer and Product Data Act 2025 (the Act) was passed into law. Its purpose is to establish a framework that realises the value of certain data for the benefit of consumers, promotes competition and innovation that produce long-term benefits, and facilitates the safe sharing of data in specific sectors of our economy.

The Consumer Data Right (CDR), established under the Act, enables consumers to safely share their personal and product data with trusted third parties, starting with the banking sector. The Act includes a compliance and enforcement regime.

This Consumer Data Right Guidance, Compliance and Enforcement Policy (the Policy) sets out the Ministry of Business, Innovation & Employment’s (MBIE) approach to guidance, compliance and enforcement, providing certainty for participants and those interested in the CDR.

As Regulator, MBIE will use its enforcement powers independently and in accordance with the Solicitor-General’s Prosecution Guidelines. While the Act provides for enforcement options, there are certain overarching principles that guide how that work is undertaken, namely:

- **Relevance** – focusing on obligations under the Act and sector regulations.
- **Integrity** – upholding public service standards and Te Tiriti commitments.
- **Transparency** – adopting a neutral regulatory position in respect of all regime participants and doing what we say we will do.
- **Fairness and consistency** – reviewing every complaint independently and taking a fair, consistent approach to participants.
- **Proportionality** – taking enforcement action that is appropriate to the breach we are investigating.
- **Responsiveness** – taking swift action to investigate enforcement matters, emerging risks and technological advancements.
- **Leadership** – adopting a position of good faith when working with industry and other regulators to achieve effective outcomes.

MBIE will rely upon a suite of remedies to encourage compliance and prevent breaching by those participating in the regime, with our compliance approach shaped by two complementary frameworks, both of which will be expanded upon in this Policy:

1. **Our Regulatory posture:** MBIE’s overarching stance on how the CDR regime, and the Guidance, Compliance & Enforcement (GC&E) function, will mature over time, including how MBIE balances support, monitoring, and enforcement as sector capability grows.
2. **The Voluntary → Assisted → Direct → Enforced (VADE) operational compliance Model:** This model will be used to guide the regime’s GC&E function development and determine proportionate responses to participant behaviour.

2. Introduction

About this policy

In this document, the parties involved in the regime – data holders and accredited requestors – are collectively referred to as “participants”, noting that each has distinct obligations depending on their role.

The CDR marks a major shift in how data is managed and shared in Aotearoa New Zealand. Starting with the banking sector, soon to be followed by the retail electricity sector, and expanding to other designated industries over time, it enables consumers to authorise trusted third parties secure access to their data and to undertake specified actions on their behalf.

This policy provides a practical overview of MBIE’s compliance approach and activities under the CDR. It outlines what is expected of participants, the support available to help organisations meet their obligations, and how MBIE will monitor and enforce compliance.

MBIE’s approach is guided by principles of relevance, proportionality, transparency, consistency, and responsiveness. We will balance enabling voluntary compliance through clear education and guidance that is simple to access and updated appropriately, with

delivering the enforcement actions needed to protect consumers, support system integrity, and enable the successful embedding of the CDR regime.

Whilst MBIE's regulatory posture and functions will evolve as the regime matures, this will be consistently underpinned with education and support, and enforcement action taken where required. MBIE determines its compliance activities and responses using the VADE model, ensuring actions are proportionate to risk and reflective of participant behaviour (see 'Operational model').

This policy sits alongside the CDR and relevant sector regulations, standards, and obligations, such as the Privacy Act 2020. It informs those interested in the CDR how the GC&E function of the regime operates, what tools MBIE will use, how compliance will be monitored, and how enforcement will be determined and applied. This function will evolve as the regime develops, informed by participant engagement and emerging sector needs.

Companion documents

For the CDR, guidance will be delivered through a set of purpose-built resources – including guidance about the GC&E function. This approach avoids creating one, overly large document that's difficult to navigate and update. Instead, MBIE will publish smaller guidance materials with focused, specific content that can be updated quickly and easily as the regime evolves.

Each document has a distinct role and content. They are designed to work with one another, ensuring participants receive coherent, consistent, and reliable information. Collectively, they provide the operational context, guidance, and regulatory settings that support participants and maintain a consistent GC&E approach across the CDR.

Where detail is available in another document, this will be identified using the information icon and document title. For example:  refer to the [\[name of document\]](#) for more detail.

To date, the guidance collection on the GC&E function includes:

- **CDR Guidance, Compliance & Enforcement Policy** – (this document) outlining MBIE's overarching regulatory approach under the Act.
- **CDR Guidance, Compliance & Enforcement Roadmap** – the time-sequenced plan for GC&E activities and resource delivery.
- **Compliance pathway and tools** – guidance on MBIE's application of the VADE model (see 'Operational model') through our graduated enforcement pathway and tools.
- **Guidance Approach** – the framework for producing, updating, and governing guidance.

Additional guidance will be developed as the regime and function evolve, including where gaps are identified or participant feedback indicates new needs. Participants are encouraged to contact MBIE if additional guidance would support their understanding or implementation of the CDR. As resources are developed or updated, they will be made available on MBIE's public CDR section on our website, as well as notified to current participants.

 Where to find MBIE's CDR content online is provided in the [Links and Resources](#) section at the end of this document.

Review cycle

A core element of MBIE's GC&E approach is a commitment to keeping guidance and regulatory materials accurate, current, and aligned with how the CDR is operating in practice. To support this, the Policy will be reviewed regularly to ensure it remains fit for purpose as the regime evolves and as MBIE's regulatory posture matures.

So that this happens, this Policy will be reviewed:

- annually, or
- following any change to the GC&E regulatory posture, or
- following significant operational changes to the CDR regime.

Updates may amend any part of the document Policy as needed, with revised versions including a summary of changes to help readers quickly understand what has been updated. Versions will be published on the CDR website with participants notified for transparency.

Regular review enables MBIE to incorporate learnings from implementation, ensure tools and processes remain effective, and maintain alignment between the GC&E function and MBIE's regulatory posture.

Legislative context

The Act sets out the legal framework for secure, consent-based data sharing in any sector. It defines the obligations of participants, including requirements relating to accreditation, technical standards, consumer protections, and the circumstances under which data must be shared or specific actions undertaken.

General regulations set out the overarching administrative and operational requirements for the CDR regime, while fees and levies outline the prescribed financial obligations that participants must meet under the framework. Fees and levies enable MBIE to deliver the regulatory services necessary to implement, maintain, and oversee the CDR regime effectively.

Sector-specific regulations – such as the Customer and Product Data (Designations for Banking and Other Deposit Taking) Regulations 2025 – give practical effect to the Act within a sector by specifying which organisations must participate, what data must be shared, what actions consumers may authorise and the minimum operational standards that apply.

Participants must comply with both the general requirements regulations and the relevant sector regulations for their industry.

Because the CDR involves the collection, use, and disclosure of personal data, MBIE works closely with the Office of the Privacy Commissioner (OPC) to ensure that any enforcement activities are coordinated, and that privacy protections are upheld. Participants must meet all regulatory obligations that apply, including those under the Privacy Act 2020.

Together, the Act, sector regulations, technical standards, and privacy obligations provide the foundation for participants' legal responsibilities under the CDR. This policy explains how MBIE will facilitate guidance, monitor and respond to compliance with these obligations, and the tools available under the legislation.

 Where to find legislation online is provided in the [Links and Resources](#) section at the end of this document.

MBIE's role as regulator

MBIE is the regulator for the CDR, responsible for administering the Act and overseeing how participants meet their obligations under the regime. As Regulator, MBIE's guidance, monitoring, and enforcement activities apply only to the CDR and to obligations under the Act, associated regulations, and relevant standards.

What we do:

- Provide transparent guidance on the CDR regime for all participants.
- Receive accreditation applications, accredit or decline applicants.
- Collect fees and levies associated with the CDR.
- Monitor compliance, while adopting a neutral stance towards all regime participants.
- Coordinate with other agencies and regulators where necessary.
- Take appropriate and proportionate enforcement action when required to uphold system integrity and trust in the CDR.

What we don't do:

- Investigate issues that are non-CDR matters, or which are better addressed by other regulators.
- Act as advocate for one regime participant group or members over others.
- Comment on commercial negotiations or contractual arrangements between participants.
- Comment on business decisions or internal risk responses not linked to CDR obligations.
- Get involved with historic grievances or disputes unrelated to compliance with the CDR.
- Comment on preferences regarding working style, communication practices, or commercial strategy that sit outside the regulatory framework.
- Comment on operational or service-delivery matters that do not relate to meeting CDR-specific legal or technical requirements and standards.

Comment on broader sector issues or debates not grounded in framework obligations. This approach ensures MBIE's role remains clear, impartial, and focused on delivering the intent of the CDR – protecting consumers, supporting innovation, and maintaining trust. How MBIE will achieve this is elaborated upon in Chapter 5: Fostering compliance.

3. MBIE's approach to guidance and compliance

Objectives

MBIE's principal aim is to build and maintain trust and confidence in the CDR regime. As part of its compliance function as Regulator, MBIE will contribute to this through being active, fair, and responsive; providing transparency around compliance, along with clear information on how compliance will be monitored and how enforcement decisions will be made.

MBIE's approach is guided by the following objectives:

1. Maintain alignment to the intent and purpose of the CDR

- Ensure all regulatory activity remains anchored to the intent and purpose of the Act.
- Keep decisions and discussions focused on what the legislation enables and requires.
- Use the Act's purpose as the guiding reference for interpreting obligations and prioritising regulatory activity.

2. Actively promote compliance

- Support participants to meet their obligations through providing accessible education, clear guidance, and engagement.
- Foster a culture of shared purpose, continuous improvement, and accountability across the CDR network, including MBIE, and both current and future participants.

3. Deter non-compliance

- Ensure there are credible consequences for failing to meet obligations, particularly where there is harm to consumers or the integrity of the system.
- Use proportionate compliance and enforcement tools to signal expectations and uphold the law.

4. Protect consumers and data rights

- Ensure consumers can safely exercise their rights under the Regulatory framework and are suitably informed by participants.
- Respond to behaviours or failures that undermine trust, privacy, or data security.

5. Enable sector maturity

- Provide space for participants to learn and adapt, particularly in the initial stages of adoption.
- Tailor compliance responses to the behaviour of participants, recognising unintended outcomes and demonstrated willingness to comply. For example:
 - o Participant "A" is non-compliant. Following engagement with MBIE it is determined that A is unintentionally not yet compliant but doesn't know what they need to do to become compliant, but they're willing to make changes. By using support and education, A becomes compliant.
 - o Participant "B" is also non-compliant. However, despite engagement attempts made by MBIE, B has persistently refused to adopt any guidance provided and is intentionally unwilling to make any changes to attain compliance, B's intentional position of non-compliance requires a more directive form of compliance response.

6. Align with broader Government regulatory practice

- Ensure MBIE's CDR approach is consistent with wider public sector regulatory principles, including those outlined in the Government Expectations for Good Regulatory Practice.
- Promote coherence and coordination with other regulators and agencies, particularly where responsibilities intersect.
- Support a joined-up government approach that reduces duplication, builds trust, and delivers better outcomes for consumers and regulated entities.

7. Establish a sustainable and scalable regulatory model

- Make best use of existing systems, processes, and resources.
- Focus effort where it will have the greatest impact, using a risk-based approach.

 Where to find more on the Government's regulatory practices are provided in the [Links and Resources](#) section at the end of this document.

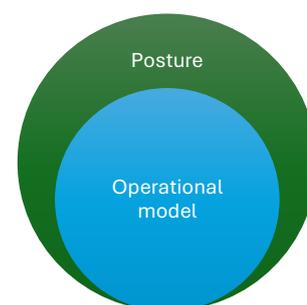
Principles

The following principles underpin MBIE's approach to its GC&E function, guiding how we give effect to the objectives outlined above:

1. **Relevance:** focusing on obligations under the Act and sector regulations.
2. **Integrity:** upholding public service standards and Te Tiriti commitments.
3. **Transparency:** being clear about expectations, decisions, and processes.
4. **Fairness and Consistency:** reviewing every complaint independently and taking a fair, consistent approach to participants.
5. **Proportionality:** taking enforcement action that is appropriate to the breach we are investigating.
6. **Responsiveness:** taking swift action to investigate enforcement matters, emerging risks and technological advancements.
7. **Leadership:** adopting a position of good faith when working with industry and other regulators to achieve effective outcomes.

To put these objectives and principles into practice, MBIE uses two complementary frameworks:

1. The CDR regulatory posture
2. The VADE operational compliance model: Voluntary → Assisted → Directed → Enforced



Regulatory posture

The CDR framework introduces a significant new regulatory environment for New Zealand, requiring a deliberate and adaptive approach to how MBIE supports, oversees, and responds to participant behaviour as the regime develops. A regulatory posture sets out MBIE's overarching stance – describing how we balance education, support, monitoring, and enforcement at distinct stages of the regime's maturity. It provides the strategic settings that guide our

regulatory approach over time and is distinct from the day-to-day operational processes and tools used to provide guidance and respond to specific issues.

The regulatory posture ensures the GC&E function has a clear pathway as the CDR embeds and evolves. It enables MBIE to adapt its approach to the distinct characteristics, needs, and risks present at each stage of the CDR journey, while maintaining a consistent commitment to proportionate action and system integrity.

The posture and operational model work together: the posture defines how MBIE intends to regulate as the system matures, while VADE informs how resources and responses are applied in practice.

MBIE's regulatory posture is structured in four phases, reflecting the evolving needs and maturity of the CDR framework. Each phase builds on the last to ensure support, oversight, and enforcement remain fit-for-purpose as the regime develops. Whilst managed in phases, the posture is not strictly waterfall, with various activities relevant across phases being worked on concurrently as need and opportunity are identified.



Phase 1: Adaptive – educate, support and clarify

- MBIE will establish clearly defined dates for the beginning and end of this phase.
- Provide clear guidance and practical support.
- Establish feedback channels for timely information flow.
- Use complaint-driven monitoring to identify issues.
- Build capability and foster voluntary compliance.
- Investigate non-compliance promptly.
- Enforce clear breaches with an escalation pathway.
- Lay the groundwork for proactive monitoring by developing data collection and engagement frameworks.

Phase 2: Balanced – proactive monitoring and engagement

- Commences at the end of Phase 1 and is for a clearly defined period.
- Continue education while escalating repeat or significant issues.
- Introduce proactive monitoring via data analysis, audits, and targeted engagement.
- Sector-wide outreach to address risks and support best practice.
- Develop risk-based tools and enforcement protocols for the next phase.

Phase 3: Strategic – targeted enforcement and continuous improvement

- Commences at the end of Phase 2, with clear milestones before merging into Phase 4.
- Expand education and support as new sectors onboard.

- Apply proportionate, risk-based enforcement for serious breaches.
- Publish enforcement outcomes for transparency.
- Regularly review and update approach with industry input.
- Prepare multi-sector frameworks and intelligence-sharing for broader oversight.

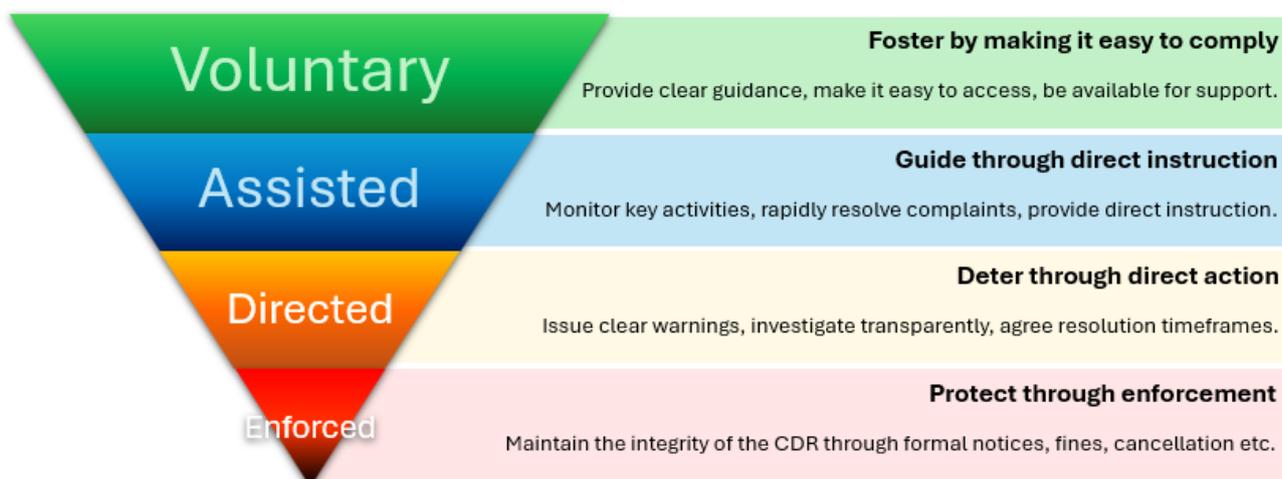
Phase 4: Connected – multi-sector framework development

- Maintenance phase of the regime.
- Maintain guidance and monitoring across sectors using a shared framework.
- Integrate third-party intelligence and collaboration for scalable oversight.
- Embed continuous improvement to ensure the regulatory approach remains effective and trusted over the long term.

Operational model - Voluntary → Assisted → Directed → Enforced

For the CDR, MBIE utilises the VADE operational model to guide the scale and level of compliance response. VADE supports proportionate decision-making by aligning regulatory responses to participant behaviour and risk.

Whilst all VADE levels are available from the outset, in practice most activity is expected to occur at the Voluntary and Assisted levels where MBIE will focus on guidance and support to help participants meet their obligations - particularly in the regime’s early stages.



Voluntary compliance

Our primary aim is that participants understand their obligations under the Act, and proactively meet them without any need for regulatory intervention.

MBIE’s focus on this level is on clear guidance, availability of information, early engagement, and maintaining constructive relationships. By investing in education and support, we aim to resolve issues early and minimise escalation.

Assisted compliance

Assisted compliance is provided where participants intend to comply but may lack clarity, or capability in how to meet their obligations. MBIE takes a pragmatic approach, providing direct engagement, targeted advice and guidance, and support to help participants get things right.

This approach is used where non-compliance is low-risk or minor in nature only. Additionally, it is employed where cooperative engagement is evident and likely to resolve the matter.

Directed compliance

Directed compliance is used where non-compliance is prolonged without meaningful progress, deliberate, recurring, or opportunistic, or where it arises from competing priorities or inadequate internal controls.

At this level, MBIE uses formal tools to prompt behavioural change and ensure obligations are met. These tools may include notices of concern, resolution plans, recording a breach, or initiating a formal compliance assessment, audit, or investigation.

The intent is to secure compliance where earlier guidance or support has not been effective, or where the nature of the conduct warrants direct regulatory intervention. Where non-compliance may impact consumers or other participants, MBIE may make available information about planned resolution activities, including actions and timeframes.

Enforced compliance

Enforced compliance is reserved for serious, prolonged, deliberate, recurring, opportunistic, or systemic breaches of the CPD framework that present a high risk to consumers or to the integrity of the regime.

In these cases, MBIE will apply the full extent of its statutory powers. Matters may be formally investigated and, where appropriate, referred to the independent Rulings Panel for determination and potential orders.

4. Fostering compliance

Our regulatory priorities: consumer protection, fairness and trust

From the outset, MBIE will prioritise behaviours that uphold consumer protection, fairness, and trust in the CDR ecosystem. Guided by the GC&E objectives and principles, MBIE will respond to clear breaches using a graduated compliance and enforcement approach.

Compliance pathway

To achieve and maintain compliance, MBIE will apply a range of enforcement approaches via a transparent, graduated escalation pathway:



1. **Guidance** - Foster voluntary compliance in the regime and avoid the need for escalation by providing guidance material that provides practical information.
2. **Advisory engagement** - Respond to questions raised and requests for support, with the intent to address lack of clarity, misunderstandings, or capability gaps early.
3. **Notice of concern** - Communicate with participants to identify areas of concern, provide understanding of gaps and outcomes expected, ensuring issues are clearly identified and understood so they may be addressed promptly.
4. **Resolution plan** - Establish compliance requirements and outcomes where non-compliance may be present. Enable accountability by participants to adjust or correct issues themselves without formal escalation.
5. **Formal investigation** - Gather details needed to determine whether a breach has occurred, assess its impact, and identify any behavioural or systemic risks that have contributed.
6. **Enforcement action** – Application of penalties, sanctions, and/or publication of outcomes for serious, prolonged, deliberate, recurring, opportunistic, or systemic non-compliance.

i refer to the [CDR GC&E Compliance pathway and tools](#) for more detail.

Compliance tools

Participants will be provided access to resources such as guidance documents, advisory channels, and regular updates. Proactive support will be balanced with resolution opportunities as new sector participants learn to understand their obligations, and a readiness to enforce serious, prolonged, deliberate, recurring, opportunistic, or systemic non-compliance.

Voluntary: *education and guidance tools*

- Guidance resources and information relating to the CDR and by sector.
- Access to support via multiple channels.
- Forums and stakeholder groups.
- Surveys and feedback channels.
- Regular high-level reporting.
- Complaints channels.

Assisted: *informal compliance tools*

- Detailed regular reporting by participants.
- Direct engagement with participants on areas of concern.
- Commentary and guidance on specific matters and outcomes required.
- Surveys and all-participant engagement on specific matters to gauge participant position.
- Position determinations to capture the regulatory stance on specific matters.

Directed: *formal compliance tools*

- Cross-agency engagement and referrals.
- Notices of concern / Improvement notices to clarify specific issues and capture required outcomes.
- Resolution plans for self-correction options.
- Resolution schedule publication for transparency to participants.

Enforced: *formal investigation and enforcement tools*

- Cross-agency engagement and referrals.
- Information requests.
- Formal interviews and investigations.
- Penalties.
- Suspension or cancellation of accreditation.
- Publication of outcomes.
- Civil action or court ordered remedies.

i *refer to the [CDR GC&E Compliance pathway and tools](#) for more detail.*

What to expect from MBIE

Participants can expect MBIE to:

- Adapt its approach as the regime matures and sector needs evolve.
- Provide clear, up-to-date guidance and resources.
- Be available to assist with queries, clarifications, and support.
- Focus on education and resolution first, with enforcement applied where necessary.
- Respond fairly and proportionately, considering the seriousness, consumer risk, and compliance history.
- Respond to participant engagement accordingly – ensuring that this is considered when determining pathway actions and outcomes sought.
- Communicate expectations, processes, and outcomes transparently.

5. What participants need to know and do

Participants must be ready to meet legal, technical, and operational requirements from day one and engage proactively with MBIE to ensure a successful, trustworthy CDR regime. Where participants are unclear or unable to meet obligations, they must proactively engage MBIE to clarify and, where necessary, embark on a resolution pathway to resolve non-compliance. This section outlines practical requirements and immediate actions for CDR participants.

Roles and responsibilities

MBIE

- Administers the Act and regulations.

- Accredits data requestors and manages the accreditation framework.
- Oversees standards under the Act and ensures adherence.
- Engages other agencies and regulatory bodies, as necessary.
- Provides guidance and support to industry participants.
- Monitors compliance and investigates breaches.
- Enforces the law through notices, penalties, or sanctions.

Other agencies and stakeholders

- **The Office of the Privacy Commissioner:** Oversees privacy matters; MBIE refers privacy concerns and breaches for action under the Privacy Act.
- **Industry bodies and consumer groups:** Provide feedback, raise issues, and promote best practice.

Industry participants

- **Data holders:** Provide secure, consent-based access, conduct designated actions, and meet technical/privacy requirements.
- **Accredited requestors:** Maintain accreditation, meet standards, and access data and instruction designated actions only with explicit authorisation.
- **All participants:** Cooperate with MBIE monitoring, investigations, and enforcement.

Guidance, compliance and enforcement expectations

- **Year 1:** MBIE focuses on education, guidance, and complaint-driven monitoring. Expect clear guidance, FAQs, and direct support. Consumers raising complaints will be directed to participants in the first instance - ensure processes are in place to respond. Unresolved, repetitive, or serious complaints raised with MBIE will be investigated. Resolution plans will be established to address non-compliance. Enforcement actions will be utilised for repetitive, prolonged, and serious non-compliance.
- **Future years:** MBIE will introduce proactive monitoring (audits, data analysis) and increase its support, monitoring capability and focus on enforcement for prolonged, recurring, opportunistic, or systemic non-compliance. Be prepared for attestations or compliance reports when requested.

Understand the regulatory priorities

From the outset, our regulatory response will prioritise behaviours that upholds fairness, consumer protection, and trust in the regime. This includes:

- **Data security:** Maintain robust controls, encryption, access management, and incident response.
- **Consumer consent:** Only share data with explicit, informed authorisation – retain proof.
- **Availability and performance:** APIs meet minimum standards; report outages promptly.
- **Privacy:** Full compliance with the Act and Privacy Act; report breaches without delay.

What all participants need to do

All participants have responsibilities they must meet from the outset of the CDR regime.

Whilst each participant is responsible for meeting their obligations, as a minimum we recommend these practical steps to be ready and to operate confidently under the CDR:

- Review the Act and regulations.
- Review MBIE guidance as it is provided.
- Assess systems, processes, and staff training for changes and readiness.
- Establish internal processes and public information for how participants can contact you with any queries or complaints.
 - o Information about your complaints process must be included in the Register of Participants (The Register).
 - o Provide these details to MBIE, including updating MBIE if they change and need to be reflected on The Register.
- Establish procedures for MBIE requests and investigations.
- Engage with MBIE support channels and industry forums.
- Prepare for phased monitoring and evidence of compliance.
- Tell MBIE what guidance and support you need.

Understand your relevant obligations

Different participant roles within the CDR carry different obligations, and participants should ensure they understand the responsibilities that apply to them as data holders or accredited requestors.

Data holders

- Provide access to designated customer and product data per sector regulations.
- Undertake any designated actions for the relevant sector.
- Share data securely via standardised APIs when authorised by consumers.
- Verify requestors are accredited and approved for the relevant sector.
- Ensure data accuracy and compliance with technical standards.
- Meet all privacy, security, and authorisation requirements, including the Privacy Act.
- Notify MBIE promptly of any concerns and cooperate with investigations, audits, and enforcement.

 Where to find more information on data holders is provided in the [Links and Resources](#) section at the end of this document.

Accredited requestors

- Obtain and maintain accreditation before requesting data or instructing designated actions.

- Only request data or instruct action where consumers have given authorisation with sufficient information to ensure they make an informed decision.
- Maintain robust security, governance, and compliance with standards.
- Maintain robust visibility of fourth parties acting on behalf of, including their observance of consumer education and authorisation.
- Access, pass, use, and store data only with explicit consumer authorisation for declared purposes.
- Do not use or retain data beyond authorised purposes.
- Notify MBIE of concerns and cooperate with investigations, audits, and enforcement.

 Where to find more information on accredited requestors is provided in the [Links and Resources](#) section at the end of this document.

How MBIE will support you

- Dedicated CDR team to engage, answer questions, provide clarifications and support.
- Plain-English guidance and technical standards.
- Development of new guidance materials to reflect maturity and ensure relevancy.
- Industry and participant forums.
- Advisory services for compliance queries.
- Regular updates and best practice resources.
- Resolution programmes and clear escalation pathways.

6. What's next

MBIE will continue to publish guidance, including a CDR GC&E roadmap. This roadmap will outline key guidance topics, priorities, and publication dates. Participants can expect regular updates as the regime matures, including added resources, sector forums, and opportunities to contribute to the ongoing development of the regime.

 **refer** to the [CDR GC&E roadmap](#) and [CDR GC&E guidance approach](#) for more detail.

MBIE will continue to refine its GC&E function, guided by our posture, operational model and based on industry input, emerging risks, and lessons learned. All consumers and participants are encouraged to engage early; raise questions, share what guidance or support would enable success and contribute to a trusted and well-functioning CDR ecosystem.

7. Links and resources

Legislation

- Customer and Product Data legislation: for **all relevant CDR documents**, search 'Customer and Product Data' at: <https://www.legislation.govt.nz>
- Privacy Act 2020: <https://www.legislation.govt.nz/act/public/2020/0031/latest/whole.html>
- Information on Government regulatory systems, including Government Expectations for Good Regulatory Practice: <https://www.regulation.govt.nz/our-work/the-regulatory-management-system>

CDR information

- MBIE CDR online information: <https://www.mbie.govt.nz/business-and-employment/business/consumer-data-right>
- Register of participants: <https://www.mbie.govt.nz/business-and-employment/business/consumer-data-right/register>
- Data holder information: <https://www.mbie.govt.nz/business-and-employment/business/consumer-data-right/participating-as-a-data-holder-or-accredited-requestor/data-holders>
- Accredited requestor information: <https://www.mbie.govt.nz/business-and-employment/business/consumer-data-right/participating-as-a-data-holder-or-accredited-requestor/accredited-requestors>
- Privacy Commissioner online information: <https://www.privacy.org.nz/>

Support

- Email consumerdataright@mbie.govt.nz with compliance queries, technical questions, or for clarification.