



CDR logo

Fact sheet

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1. Introduction

1.1. Consumer Data Right

The Consumer Data Right (CDR) gives consumers greater control over their data, enabling them to access and share their data with accredited third parties to access better deals on everyday products and services.

A glossary of common terms is published on the [CDR website](#).

1.2. This fact sheet

This fact sheet has been produced by the Australian Competition and Consumer Commission (ACCC). It provides information on what the CDR logo is, who can use it, and how it is authorised to be used under a CDR Trade Mark Licencing Agreement ([TMLA](#)) granted by the ACCC.

2. Using the CDR logo

2.1. The CDR logo

Data holders and accredited persons (CDR participants) can use the CDR logo after accepting a TMLA with the ACCC. The TMLA sets out the terms and conditions of the logo's use. The latest version of the TMLA can be found on the [CDR website](#) and CDR participants can accept a TMLA via the [CDR Participant Portal](#).¹

2.2. Ownership of the CDR logo

The CDR logo is a registered trade mark owned by the Commonwealth of Australia. The registered owner of a trade mark has exclusive rights to use, and authorise other persons to use, the trade mark in relation to the goods and/or services in respect of which the trade mark is registered.² As such, the ACCC, as a representative of the Commonwealth of Australia, may authorise a person to use the CDR logo when providing goods and services using CDR data.

2.3. Permitted uses of the CDR logo

Other than Commonwealth agencies, only entities that have been authorised by the ACCC through a TMLA (Licensees) can use the CDR logo, and entities may only use the CDR logo for the Licensed Purpose specified in the TMLA. The Licensed Purpose in the TMLA limits use of the CDR logo to data holders and accredited persons only. The Licensed Purpose is as follows:

- (a) in relation to a Licensee that is an accredited person - asking a CDR consumer to give consent for the accredited person to collect and use³ CDR data
- (b) in relation to a Licensee that is a data holder - asking a CDR consumer to give authorisation for the data holder to disclose CDR data.

¹ For further information about accessing the CDR participant Portal and accepting a TMLA, please refer to the ACCC's [CDR participant portal user guide](#) and [Participant on-boarding guide](#).

² *Trade Marks Act 1995* (Cth), section 20.

³ This includes circumstances where a collect and use consent is requested *together* with a disclosure consent as part of a single user journey. The terms 'collect', 'disclose' and 'use' in this context are defined under rule 1.10A of the *Competition and Consumer (Consumer Data Right) Rules 2020* (CDR Rules).

For example, if licensed, an accredited person may show the CDR logo on their webpage or consent portal when a consumer is consenting to share their data, or a data holder may show the CDR logo when a consumer authorises disclosure of their data to an accredited person.⁴ Alternatively, the CDR logo may be displayed on a licensed accredited person's or data holder's website to show consumers that they are part of the CDR ecosystem.

Entities cannot use the CDR logo to promote services that do not use CDR data. Where a consumer's data is obtained through CDR and non-CDR means (such as where screen scraping is used alongside CDR), care needs to be taken to ensure that consumers are not misled and that the CDR logo is only used in relation to data obtained through CDR.⁵

2.4. Persons authorised to use the CDR logo

Only data holders and accredited persons may use the CDR logo for a Licensed Purpose under a TMLA. This means use of the CDR logo is limited to the Commonwealth, data holders and accredited persons. Other non-accredited persons such as CDR representatives cannot use the CDR logo because they do not fall into a class of persons who can use the CDR logo for a Licensed Purpose.

2.5. Sub-licensing the CDR logo

A Licensee cannot sub-license use of the CDR logo without the written consent of the ACCC (as Licensor).

Importantly, as above, the CDR logo cannot be sub-licensed to a CDR representative because CDR representatives do not fall into a class of persons who can use the CDR logo for a Licensed Purpose under the TMLA.

3. How to use the CDR logo

Once a TMLA has been executed, a data holder or accredited person is licensed to use the CDR logo in accordance with the Consumer Data Right Brand Guidelines for Participants (Brand Guidelines), the Consumer Data Standards and the CDR logo licencing conditions. A data holder or accredited person must not use the CDR logo other than as authorised.

The [Brand Guidelines](#) set out the form for which the CDR logo must be used, and ensure consistency in the use of the CDR logo which is crucial for promoting consumer trust and building brand equity for the CDR.

The Brand Guidelines specify the exact arrangement and design of the CDR logo (the primary lockup), as well as a small number of variations that are only permitted for use in particular circumstances. The Brand Guidelines also prescribe the amount and ratio of clear space that must surround the CDR logo.

Any version of the CDR logo that a Licensee uses must adhere to the Brand Guidelines, including the prohibitions they set out. These prohibitions include, but are not limited to, stretching the logo, using abbreviations, placing the coloured logo on an image background, changing the colour, font, or orientation of the lockup, tilting the logo, adding effects, or adding a gradient.

⁴ The CDR logo may also be used by data holders during the authentication stage of the consent flow. For further information about how the consent, authentication and authorisation processes should be displayed by a data holder or accredited person, including examples, see the [Consumer Data Standards](#) and [Consumer Experience \(CX\) Guidelines](#).

⁵ See prohibitions against misleading or deceptive conduct e.g., section 18 of the Australian Consumer Law, and sections 56BN and 56BO of the *Competition and Consumer Act 2010* (Cth). See also Guidance on using CDR alongside screen scraping at <https://cdr-support.zendesk.com/hc/en-us/articles/900005316646-Guidance-on-screen-scraping>.




Some examples of misuse of the CDR logo are set out in the box below:

3.1. Misuse and unauthorised use of the CDR logo

As outlined in this guidance, the [TMLA](#) sets out the terms and conditions for using the CDR logo. The ACCC encourages all licensed participants to use the logo in the consent and authorisation processes provided to consumers.

Example 1: Use of the CDR logo in non-composite form

The TMLA allows Licensees to use the CDR logo in composite form only, being the wordmark and the logomark together. Using only the logomark or only the wordmark is prohibited under the TMLA and Brand Guidelines.




Primary lockup including logomark and wordmark	Logomark without wordmark not permitted	Wordmark without logomark not permitted
✓	✗	✗
		

Example 2: Use of the CDR logo with abbreviations

The TMLA and Brand Guidelines only allow for the composite form of the CDR logo using the full words ‘Consumer Data Right’ together with the logomark. The TMLA and Brand Guidelines prohibit abbreviating ‘Consumer Data Right’ in the CDR logo.

Example 3: Use of the CDR logo with alternative colours

The Brand Guidelines specify that the primary lockup appears as a coloured and mono version only. Additionally, the mono version must only be used in certain circumstances: when colours are not allowed, or over busy backgrounds. Outside of these options, the Brand Guidelines do not allow any changes to the colour of the primary lockup.

Coloured version		
Mono version		

To ensure the logo remains a symbol of trust, the ACCC may enforce its intellectual property rights over the use of the CDR logo.

For Licensees, use of the CDR logo is subject to the Quality Control process defined in the TMLA. Under this process the ACCC may request samples of a Licensee's promotional and/or advertising materials to assess compliance with the conditions of the TMLA. The ACCC may undertake enforcement activities, including termination of the agreement, for breaches of TMLA conditions.

The ACCC may also undertake enforcement activities where there is unauthorised use of the logo by parties that are not Licensees, including use by CDR representatives. Enforcement activities may include commencing court proceedings against an entity for unauthorised use.