To: CDR Statutory Review
Subject: CDR review feedback from an individual

Dear Secretariat,

I am writing to you to give me (hopefully) quick feedback and comments around the upcoming statutory review of the CDR. Firstly, let me just say that I am grateful that the Australian laws and government organisations have facilitated such a process and also having implemented the first iteration of the CDR in the first place. I think access to consumer and citizen data formalised and protected is one of the wonderful things about this country.

I am personally interested in providing my view on question 4, as an individual.

> *Could the CDR legislative framework be revised to facilitate direct to consumer data sharing opportunities and address potential risks?*

I understand why only allowing accredited organisations makes sense from a regulatory and security/privacy perspective. However, consumers are becoming more and more technically savvy. Having machine access to your own data is not the stumbling block that it used to be. I personally am a computer engineer, and I found that even though I have the skills and experience to be able to build tools to interact with computer data systems, that I was not allowed to get access to my own data through "OpenBanking". That I would need to buy the services of an accredited company, who may not provide the user experience I was looking for, or who might charge me a lot of money for something that I could reasonably do myself.

I know there are concerns around privacy and security. Having direct access to my own data might be able to be exploited by scams (social engineering). However I do not think that we as a society should stop forward progress in this area, especially as there are lots of mitigating strategies for this. If I can access my tax information, and medical information on Mygov, then I should be able to see my banking history.

I personally would love to use my banking history to understand my spending habits, which lifestyle changes I could make to cut down on my expenses, predict my long term savings trajectory so that I know when I can go on that holiday I wanted.

With the power of open peer review possibilities of Opensource, tools that I built for myself could be made available to others for free, with very little concern of data mining or identity theft.

Thank you for your consideration of my comments and thoughts, and good luck in the review.

Regards,
James Mackie