

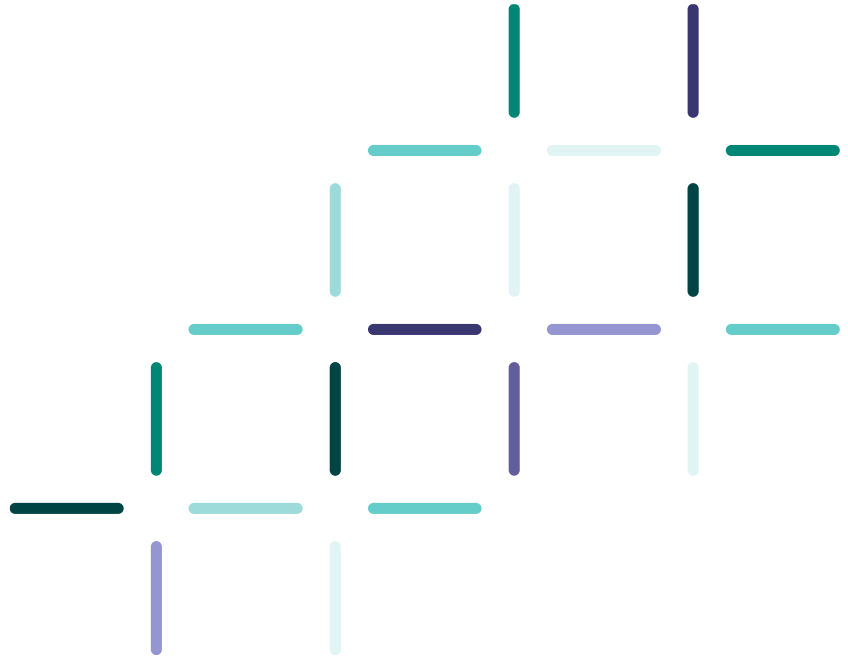


Australian Government

Australia's  
**Digital ID  
System**



**Consumer  
Data Right**

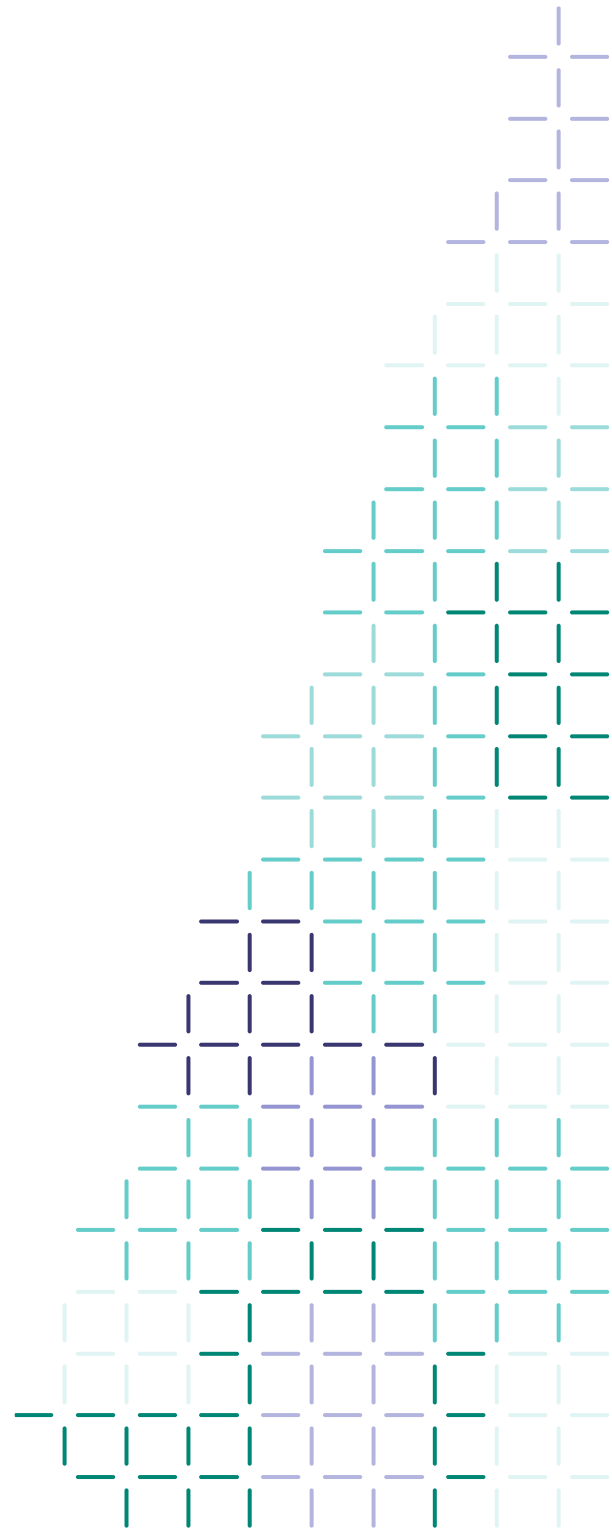


March 2025

# Protecting renters' personal information with Digital ID and the Consumer Data Right: EOI guidelines

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The Department of Finance and the Treasury will use this Expression of Interest (EOI) process to identify parties to work with government to pilot the use of Digital ID and the Consumer Data Right (CDR) in the rental sector.

The Assessment Panel will assess EOIs based on the assessment criteria.

Before commencing an EOI, respondents should read, understand and follow these guidelines, including the eligibility criteria and selection criteria.

## Objectives

The objectives of this initiative are to:

1. demonstrate that the Digital ID and the Consumer Data Right (CDR) frameworks can be used to support people to share less personal information when they apply for a rental, supported by delivery of a real-world application.
2. generate insights and support the use of Digital ID and the CDR to improve data handling practices across the wider rental sector.

## Key Dates

| Event                          | Deadline                                 |
|--------------------------------|--|
| Applications open              | 9am (AEDT) on Friday 21 March 2025       |
| Question period closes         | 5pm (AEST) on Friday 9 May 2025          |
| Applications close             | 5pm (AEST) on Friday 16 May 2025         |
| Acknowledgement of EOI receipt | Within 2 business days of receipt of EOI |

## Eligibility criteria

Applications must be on behalf of a joint consortium.

EOI applicants must address all eligibility criteria and selection criteria in their application. Applicants are expected to self-fund their project.

To be eligible, you and your consortium members must:

- each be a legal entity
- include, at a minimum, and agree to maintain for the duration of the project, entities from each of the following three categories:
  - » an entity that
    - handles applications to lease residential properties in Australia, and/or
    - supports other businesses to process applications to lease residential properties in Australia (such as a franchisor, software provider or peak body)
  - » an entity accredited to provide services under the *Digital ID Act 2024*, excluding non-corporate Australian Government entities
  - » an accredited data recipient or CDR representative under the Consumer Data Right framework.

- CDR representatives must provide contact details and any other relevant information of their CDR principal.

State and territory government entities are not eligible to apply.

The consortium must appoint a lead organisation to submit the application form and lead discussions with the Australian Government as part of this call for EOIs.

The lead organisation must:

- identify all members of the consortium in its application
- submit letters of support from each consortium member, including details of a nominated contact officer.

## Conflicts of interest

As part of your application, you must:

- declare any perceived or existing conflicts of interest and how you anticipate managing this conflict, or
- confirm that, to the best of your knowledge, there is no conflict of interest.

Conflicts of interest include whether an individual or entity has:

- a professional, commercial or personal relationship with a party which is able to influence the application selection process, such as an Australian Government officer
- a relationship with, or interest in, a party which could prevent the activity from being carried out fairly and independently or otherwise compromise the integrity of its activity or its participants.

If you later identify an actual, apparent or perceived conflict of interest you must inform us in writing immediately.

## Selection criteria

The Assessment Panel will assess EOIs based on the weighting given to each criterion.

The application form includes word limits for each response to an assessment criterion. Additional evidence, such as letters of support, will not be counted toward the word limit for selection criteria response statements.

### Criterion 1: Alignment with initiative objectives (50%)

Provide a statement of up to 1,200 words outlining how your proposal aligns with the following objectives:

- demonstrate that the Digital ID and the Consumer Data Right (CDR) frameworks can be used to support people to share less personal information when they apply for a rental, with:
  - » a proof of concept developed by July 2025
  - » Digital ID used to verify the identity of an applicant for a rental lease in a real-world scenario by September 2025
  - » the Consumer Data Right used to verify that an applicant can afford a rental lease in a real-world scenario by October 2025.
- generate insights and support the use of Digital ID and the CDR to improve data handling practices across the wider rental sector.

## Criterion 2: Capacity, capability and resources to carry out the project (50%)

Provide a statement of up to 1,200 words outlining your:

- capacity, capability and resources to deliver on the objectives and manage risks associated with the project
- access to personnel with relevant experience and expertise
- capacity to work with partners to meet the objectives of the initiative.

## Role of the Australian Government

The Department of Finance and the Treasury will provide successful applicants with advice and guidance about the operation of the Digital ID and Consumer Data Right frameworks. This will not include legal advice.

This EOI process is distinct from the process to apply to the Australian Competition and Consumer Commission for accreditation under the *Digital ID Act 2024* and the *Competition and Consumer (Consumer Data Right) Rules 2020*.

## EOI process

Respondents must provide an EOI that:

- provides all information requested
- addresses all eligibility criteria and selection criteria
- is submitted to [digitalid@finance.gov.au](mailto:digitalid@finance.gov.au) by the closing time.

## Privacy Collection Notice

Your personal information is protected by law, including the *Privacy Act 1988*, and is collected by the Department of Finance (Finance) to administer this initiative. The personal information collected in your Expression of Interest application will be used and disclosed to the Treasury for the purpose of assessing applications and administering the initiative. Finance will not use or disclose the personal information collected in this Expression of Interest for another purpose without your consent unless required or authorised by law.

Please note that if you provide personal information relating to another individual (for example, contact details), you must have sought their consent to provide their personal information for this purpose, and have shown them this Privacy Collection Notice. For more information about how Finance handles your personal information, including information about access to or correction of your personal information, please visit our Privacy Policy at:

<https://www.finance.gov.au/publications/policy/department-finance-privacy-policy>.

## Confidential information

We will treat the information you give us as sensitive and therefore confidential if it meets all of the following conditions:

- you clearly identify the information as confidential and explain why we should treat it as confidential

- the information is commercially sensitive
- disclosing the information would cause unreasonable harm to you or someone else
- you provide the information with an understanding that it will stay confidential.

We may disclose confidential information:

- to the Committee and our Australian Government employees, contractors and service providers, to help us manage the initiative effectively
- to the Auditor-General, Ombudsman or Privacy Commissioner
- to the responsible Minister or Assistant Minister
- to a House or a Committee of the Australian Parliament
- to other Australian Government agencies for risk management purposes.

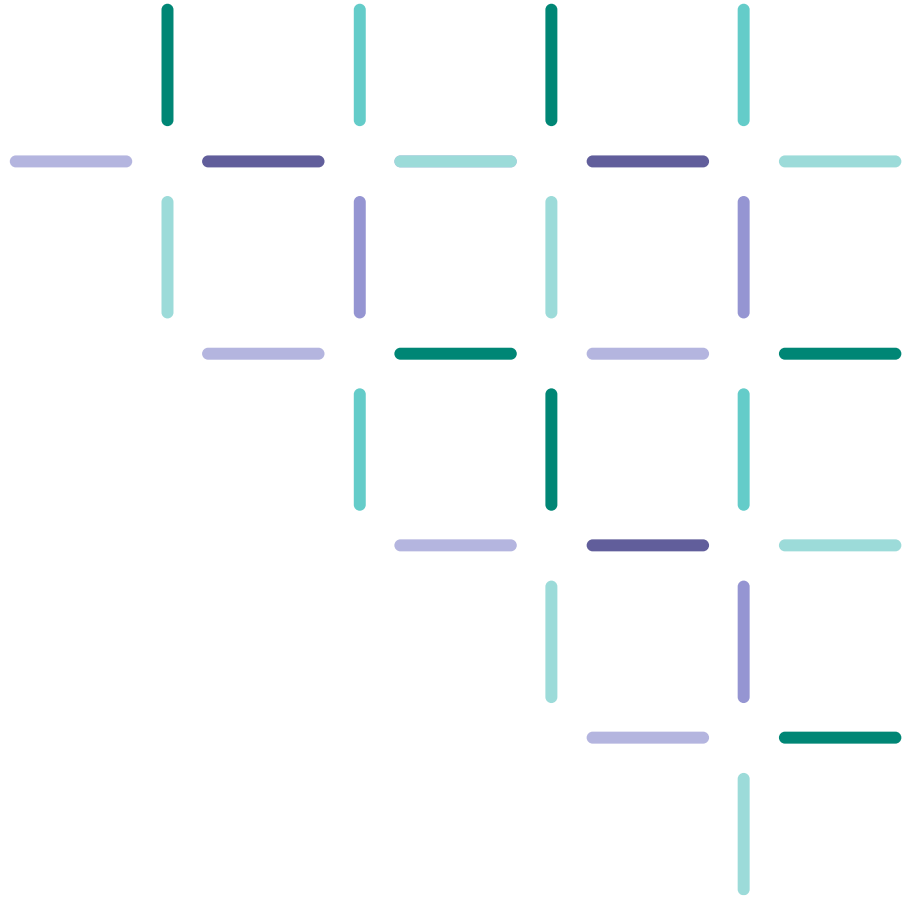
We may also disclose confidential information if:

- we are required or authorised by law to disclose it
- you agree to the information being disclosed, or
- someone other than us has made the confidential information public.

## Questions during the EOI process

Respondents should email any questions during the EOI process to the Department of Finance at [digitalid@finance.gov.au](mailto:digitalid@finance.gov.au).

The Department will review and respond to emailed questions. If relevant, the Department will publish the same information on the EOI webpage, for transparency. The Department will remove confidential information contained in a question if requested by the respondent. All published questions will be anonymised.



Australian Government

Australia's  
**Digital ID  
System**

[digitalid@finance.gov.au](mailto:digitalid@finance.gov.au)

[digitalidsystem.gov.au](https://digitalidsystem.gov.au)