

THE POLICY ISSUES we are working on



Telecommunications

We want telecommunications products and services to be suitable and affordable, with increased industry accountability to stop telcos breaking the rules.



Payday Loans

We need law reform to make sure people aren't caught in a debt trap from using payday loans.



Consumer Leases

We need reform so companies stop using Centrepay to get payment for consumer leases.



Debt Vultures

We are pushing for regulation of debt management firms. These 'debt vultures' often provide inappropriate debt solutions and charge high fees.



Loans sold by retailers

We need reform to address poor lending practices at the point of sale, such as when a car dealer sells a car loan.



Responsible Lending

We are fighting to save our strong lending laws.



Scams

We need mandatory rules that require banks to detect, prevent and respond effectively to scams, and reimburse customers who are not to blame for scam losses.



Water

Water must remain an affordable essential service with strong consumer protections in place to ensure Water companies respond effectively to financial hardship.

We campaign on consumer, credit and insurance issues that affect people who are experiencing vulnerability and disadvantage. Our policy and campaign work focuses on advocating for reforms that make the marketplace fairer for consumers.

We work with governments, policy makers, industry, regulators, dispute resolution bodies and the community to seek law reform and improvements to business practices. Your voice is vital to the success of these campaigns, and your local connections can help keep the pressure on politicians to make change.



Insurance

We need to implement the Banking Royal Commission reforms to improve sales practices in the insurance industry, including a ban on unsolicited selling and add-on "junk" insurance products.



Keeping Connected

We need to ensure that people in hardship don't have their energy supply or phone disconnected, and get appropriate hardship assistance.



Energy

We need a fair regulated energy price in Victoria, improved hardship responses from retailers, and better solar panel sales practices.



Rogue Lending

We need to close loopholes in the law that allow unlicensed lenders like Cigno and buy-now-pay-later providers to offer unaffordable finance.



Lemon Cars

We are fighting for better consumer protections and dispute resolution options for people who purchase faulty or 'lemon' cars.



ACBF/Youpla

We support the national campaign calling for financial redress and engage with communities, leaders and decision makers in Victoria and nationally to advocate for reform.