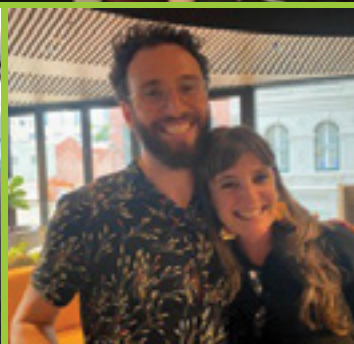
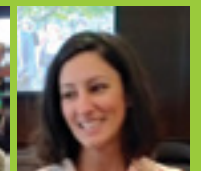
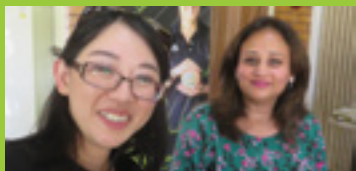
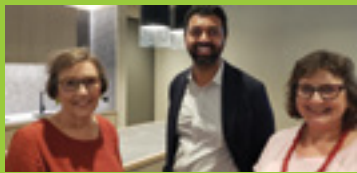




2022-23

IMPACT REPORT







Our Purpose:

to make life easier for people experiencing vulnerability and disadvantage in Australia

Our Vision:

a just marketplace, where people have power and business plays fair



Consumer Action is located on the land of the Kulin Nations. We acknowledge all Traditional Owners of Country throughout Australia and recognise the continuing connection to lands, waters and communities. We pay our respect to cultures; and to Elders past, present and emerging.

WARNING: Aboriginal and Torres Strait Islander people are advised that this document may contain the names and images of people who have since passed away.



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Our Values

FAIRNESS

We act with integrity and pursue fair outcomes

RESPECT

We care about, collaborate with, and respect our clients, colleagues, partners and others we interact with

REFLECTION

We use our specialist skills, ongoing learning & reflective practice to deliver excellent services and effective campaigns that create impact

COURAGE

We act boldly and courageously in pursuing our vision

Our Impact Framework

FAIRER SYSTEM

We will tackle the systemic consumer issues that make life harder for people experiencing vulnerability. Including by advocating for fair business practices and law reform. We will develop evidence-based policy positions that are informed by the lived experiences of our clients. We will partner with our clients and other community organisations to support their advocacy for change.

EMPOWERED CONSUMERS

We will provide legal assistance and financial counselling that contributes to positive outcomes for individuals and broader systemic change. We will evaluate and review our services to ensure they make a difference. We will partner with First Nations peoples, organisations and communities to develop pathways to legal services and financial counselling that meet their needs.

EFFECTIVE SECTOR

Financial counsellors community lawyers and other community workers support the most vulnerable in Victoria. We will help them help their clients, and learn from them, through engagement, training and legal assistance.



To access the full framework, click [here](#)



STEPHANIE TONKIN

CEO

This is my first Impact Report as CEO of Consumer Action Law Centre, and I look back on the wonderful months since I started with feelings of gratitude.

I knew that taking the helm of this organisation after the incredible stewardship of Gerard Brody was going to be a challenge, but what I didn't realise was what a truly enjoyable learning experience it would be. Everyone in the wider sector has been extremely helpful and welcoming. I am so happy to be working with an impressive group of like-minded people who support each other, and me, to achieve such far-reaching and tangible results for the people we are fighting for!

Tania Clarke has said we are in a 'reform storm' with a Federal Government eager to progress systemic reforms to benefit the most vulnerable. Previously we would have had a few campaigns in full swing, but now we have all priority issues front and centre in the fulcrum of the 'reform storm', and our opportunity is to push for positive change to produce the best systemic impact for consumers across the state and country.

One issue that has come into sharp focus from an outlier campaign last year is scams. It has taken a lot of my time, why? Because it's such a serious and pervasive issue causing terrible suffering for many thousands of Australians. Scam victims had nowhere to go for help and treatment by their own banks has been shocking.

We have been leading this campaign out front and given scam victims a powerful voice for a few years now. I am so proud our

campaign is starting to see results, with Government now talking about legislation, mandatory industry obligations and a form of reimbursement scheme.

We are also in the midst of a cost-of-living crisis. It can be difficult to feel like you're having an impact when increasingly callers to our frontlines simply don't have enough money to afford essentials. I am hearing our financial counsellors assuring callers they are doing a good job managing their money, reminding callers it's important they eat and connecting them with the right information, options and services. This is such important work. Effective and accessible hardship assistance, and strong consumer protections couldn't be more important in this moment. We are seeing demand grow and we are doing all that we can to stretch our services and impact to help more people in need.



DAVID BERRY

Chair

What a pleasure it is to present Consumer Action Law Centre's Impact Report for the second time, it has helped me reflect on the achievements of the past year, what we have done right and what we could do even better.

As Stephanie points out, this is a moment of rapid change, and the challenge for any organisation is to ensure we navigate this environment to procure the maximum impact for our clients. That is easier said than done of course, especially when there are crucial staff

changes, but I can gladly report that the transition from Gerard to Stephanie has been seamless and tremendous to watch.

Under Stephanie's compassionate leadership, the organisation continues to build on the strong platform initiated under Gerard's guidance and hasn't missed a beat. Stephanie has continued the high-profile of Consumer Action, and this has had a measurable impact on the cut-through of our advocacy and even the calibre of candidates applying to staff positions.

The many incredible wins we campaigned for are featured in this report. The Financial Services Reform legislation commenced in June, the Compensation Scheme of Last Resort, Victorian Default Offer reduction, progress for the Save Sorry Business campaign and the

government commitment to laws on Buy-Now-Pay-Later products.

These were the result of over a decade of careful work identifying emerging issues on our frontlines, listening to clients' stories, and bringing their voice to the table. Read the story Gerard's Exit Interview to get more of the back story!

The work done this year on the scam campaign has been exceptional, as we have taken the focus away from blaming the scam victims to pinpointing what banks need to do to respond to this crisis, and how Government needs to make them do it.

My hope is this progress continues, and I have no doubt it will, supported by a great leadership team and CEO.

SCAMS TAKE CENTRE STAGE AS CAMPAIGN FOCUS SHARPENS

The ongoing financial devastation to Australian families caused by online scams ballooned to staggering numbers this year, with thousands of people robbed by online thieves using the most sophisticated technology and advanced psychological tools.

Australians lost a record
\$3.1 BILLION
to SCAMS
in 2022

UP 80%
from 2021

The average Aussie
losing almost
\$20,000
in 2022

UP 54%
from 2021



WHAT WE ARE CALLING FOR

- Require banks to detect, prevent and respond effectively to scams
- Require the investment in measures that reduce the risk of scam activity (e.g. 'confirmation of payee' on bank transfer platforms); and
- Require that customers are reimbursed and not blamed for scam losses

The ACCC's Targeting Scams Report revealed Australians lost a record \$3.1 billion to scams in 2022 – an 80% increase on 2021. The money lost to individuals increased with the average Aussie losing almost \$20,000 – up 54% from 2021. Such huge sums – often the deposit for a house or a person's life savings – leave people whom we talk to on our helplines feeling isolated and powerless.

As a result, scams became a top priority issue for the Policy and Campaigns team this year and Consumer Action worked to bring this crisis to the full attention of Government, the banks, and the media. With their permission, we shared the devastating stories of people we are helping, to call for more concerted action to fight scammers and to get reimbursement from their banks.

At the beginning of the year, the overriding narrative in the media was of scam victims being 'duped' and somehow complicity with their losses. This had to be vigorously challenged as no one who lost money to a scam did it willingly, they were tricked and coerced.

"It's the bravery of people like Nina, Jo and Bill who have come forward to share their stories publicly, that

has made the real difference and enabled us to change minds and influence developing policy," said Tania Clarke, Director of Policy and Campaigns.

"One of our goals has been to turn the media narrative around to stop blaming the victims as it's this shaming aspect which means a huge percentage of people who are scammed don't come forward, estimated to be 30 per cent or more than the stated ACCC numbers," said Tania.

As 2023 gathered pace, our very public campaign gained traction. Analysis by Consumer Action showed that media featuring scams, the banks and Government's stance sky-rocketed in 2023, piling on the public pressure.

By June, Assistant Treasurer Stephen Jones was talking about the need for new legislation and that banks had to consider realistic approaches to help scam victims – including reimbursement.

Meanwhile, in the same month in the United Kingdom, Parliament passed legislation that requires UK banks to reimburse their customers for scam losses. This comes off the success of a four-year voluntary code, which the major banks signed up to and saw the 10 biggest banks reimburse 66% of losses.

"The Australian market has failed to introduce the safeguards needed to protect our money online and Government must act to fill the void," said Tania.

“

It's the bravery of people like Nina, Jo and Bill who have come forward to share their stories publicly, that has made the real difference and enabled us to change minds and influence developing policy.

Tania Clarke, Director of Policy and Campaigns

”

[Read their stories](#)



Nina's Story

"We can't talk to you" Nina goes from scam 'victim' to advocate

Nina Merrilees lost almost \$12,000 to a 'Hi Mum' scam, after a transaction that left her feeling "physically sick".

After fruitlessly pursuing complaints through her bank and the authorities, Nina was almost ready to give up.

But then she heard Consumer Action Law Centre CEO, Stephanie Tonkin, on ABC Radio speaking about banks' failure to protect their customers from scams. "Why should I feel ashamed?" she said.

With CALC's support, Nina became an advocate for fellow victims – sharing her story to the media and calling for stronger consumer protections. After hearing Nina's story, a handful of scam victims

directly reached out to her. For some, it was their first time telling anyone other than their family.

Through establishing a support network for scam victims, Nina empowered people to share their stories. "We're people from all walks of life", said Nina.

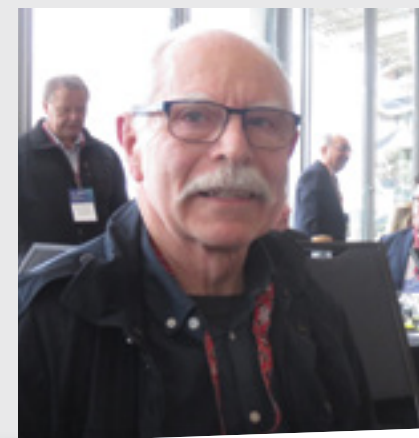
Nina wants banks to invest in measures to prevent scams before they happen. "We have to make them accountable".

When asked about her experience with the banks, Nina highlighted the complete lack of a systemic response to scams. Her own bank claimed they couldn't help as the funds had already been transferred. Nina then pursued her claim with



the receiving bank, who told her "We can't talk to you, you're not our client".

With neither the receiving bank nor the sending bank willing to take responsibility, victims are left with no recourse. But advocates like Nina are leading the way for fellow victims to come forward. "Banks shouldn't be allowed to get away with this" she says.



Bill's Story

"Banks have grossly neglected to act"

In March 2022 I was the victim of an invoice email scam and lost \$20,000. In trying to recover my funds I contacted both the transferring bank and the receiving bank and their responses were effectively "we can't (won't) help you."

I then contacted AFCA who did their best but ultimately didn't have the authority to make the banks reimburse me. In August 2022 I contacted Dispute Assist who then referred me to CALC. Since that time Mark and the CALC team have actively and effectively publicised and advocated for my case and other scams in the media, to the ACCC and now to the National Anti-Scam Centre. They are getting the

message out that the banks have grossly neglected to act expeditiously when they have become aware of scams and have basically left it to their customers to avoid being scammed.

I am so grateful to CALC for their concern for my wellbeing, while using my story, along with others combined with much research and strong advocacy to bring about real, lasting, and pro-active changes within the banks with respect to scams and the victims of scams. Hopefully this will result in restitution for losses due to scams where the victim can prove non-complicity with the scammers.

Jo's Story

"Dealing with the banks has been more traumatic than the scam itself..."

Jo participated in a session on scams with Stephanie Tonkin at the ACCC National Congress in Melbourne on 15 June. Her powerful testimony brought the grim reality of being scammed to every person in the room.

"I felt so embarrassed and ashamed that it had happened, I didn't tell anyone but my husband," Jo said.

"I've spent many months and hours trying to get to the bottom of this, I've submitted so many complaints, I've written hundreds of emails, I've made so many calls, my bank always says "it's nothing to do with us, you transferred the money to a different bank, we can't help you", and the other bank says 'you're not our customer, we can't help you...'"

"You are just sent around in circles, it's like they do their best not to help you.

"To me, it feels like they are aiding the scammers, the banks like to make you feel like it's your fault, and that's really hard when you are already feeling so dumb..."

"It's actually more traumatic -dealing with the banks and getting nowhere- than the actual scam itself."

After the Congress, Jo wrote to Consumer Action and said, "thank you to everyone at CALC and ACCC for making me feel so supported...I'm so glad it's having an impact".



#SaveSorryBusiness

WAITING FOR THE GOVERNMENT TO DELIVER ON ITS PROMISE

First Nations led

130+
organisations20,000
backers

Progress was made after the #SaveSorryBusiness campaign brought its demands to the attention of lawmakers in Canberra, with an interim redress scheme announced and the promise of a fuller solution to help First Nation's policy holders by the end of 2023.

Consumer Action worked to help Indigenous Victorians impacted who sought our help, and to amplify their stories when appropriate.

Josephine Beckhurst is a Yorta Yorta woman from Barmah in Victoria's north. Josephine and her family are among the many thousands of First Nations Australians ripped off when the Youpla/ACBF funeral insurance fund collapsed.

On August 3, #SaveSorryCampaign members went to Canberra to lobby Parliament and advocate for a comprehensive redress scheme to provide justice to families who have lost out. That day, Josephine gave a lunchtime talk to Consumer

Action staff and explained how her family became involved with the insurance scheme. She also recorded a podcast interview with Consumer Action.

"I had a few family members that were joined up, myself, my son. It makes us all angry, upset," Josephine says.

"They said it was Aboriginal run, they explained it to my mother who thought it was a good thing to join up -they couldn't afford to pay for a funeral straight up- joining up was the only way to pay for a funeral for a loved one who has passed away," she says.

Josephine said the Government's promise of \$4 million, announced at the end of July 2022, was a good start, but she would like community to get all their money back plus be compensated for the stress they are going through.

Another Consumer Action client Nikki Foy lobbied for justice with the campaign in Canberra. "It truly was an amazing group of deadly people who I got to share the space with, thank you for the opportunity to be part of something very special," she said.

Bettina Cooper, a Boandik woman, is the Financial Counsellor and Strategy Lead for Mob Strong Debt Help, a First Nations led service within the Financial Rights Legal Centre. For the last year Bettina has also been the Coordinator for the #SaveSorryBusiness coalition. She has worked tirelessly to achieve a culturally safe comprehensive solution for all First Nations people affected by the Youpla/ACBF collapse.

"There is still work to do before this can be called a win, but the Federal Government has given assurances and we are waiting for them to deliver on their promise," Bettina said.



#StoptheDebtTrap and #SaveSorryBusiness Campaign Joint Winners of the 2023 Consumer Campaign of the Year Award

Consumer Action scored big at the ACCC Consumer Congress in Melbourne with two campaigns we are heavily involved with jointly taking out the Consumer Federation of Australia's Consumer Campaign of the Year Award. Director of Policy and Campaigns, Tania Clarke picked up the award for #StoptheDebtTrap. Bettina Cooper of Financial Rights Legal Centre picked up the award for #SaveSorryBusiness.

"This award is great timing as the Finance Sector Reform Bill was finally made law on Monday 12 June after years of campaigning," Tania said as she received the award.

"The resilience and determined efforts of all our coalition partners made this day possible, so thank you for these reforms!"



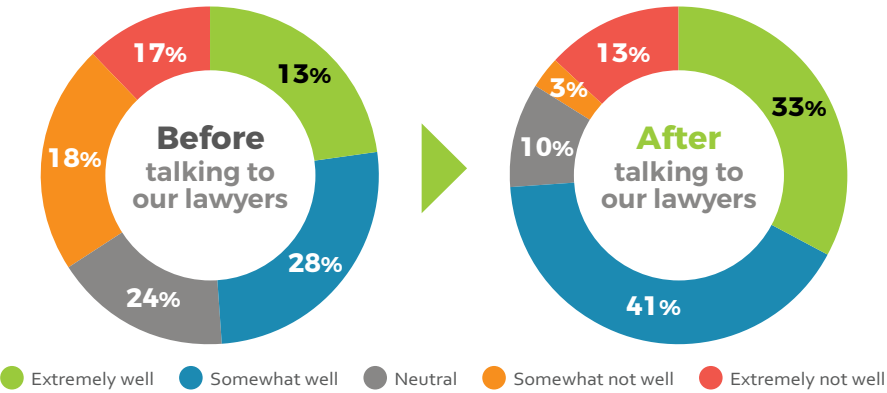


SMS Survey Result: Advice Services

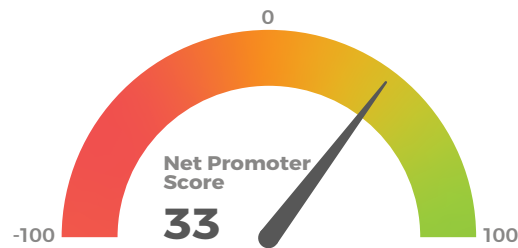
We survey legal advice and financial counselling clients by SMS survey. Here are the results for the twelve months ending 30 June 2023.

CONSUMER ADVICE SERVICE

How well do you understand your rights?



How likely are you to recommend the Consumer Advice Service to a friend or family member?



Top 3 Consumer resources accessed

Consumer resources	%
Can I get out of a contract to buy a car from a dealer?	24.2%
How can I clear my credit report?	16.7%
My house is being repossessed, what can I do?	16.0%

The top products/services and issues reported most frequently were:

Product/Service	Frequency	Specific Issue	Frequency
Consumer services	34.0%	Consumer guarantees breach	30.0%
Consumer goods	18.0%	Contract breach	14.9%
Cars	12.9%	Misleading or deceptive conduct	12.6%
Insurance - general	8.5%	Insurance - Claims handling issue	5.0%

WHAT THE PEOPLE WE HELP SAY...

Nikki Foy on her Canberra trip as part of the #savesorrybusiness campaign:

"...I'm not gonna lie, I didn't really realise how emotional I got after I got home, it truly was an amazing group of deadly people who I got to share the space with. Thank you for the opportunity to be part of something very special."

Sylvia who was scammed:

"Please include me in your campaign I'll go as far as I can. I feel so sick on those bank advertising, that money should be spent on systems upgrade to protect their customers, not advertising"

Deborah who was ripped off:

"I received the money back into our account this week, they managed to keep the account keeping fees. The account is now closed. Thank you so much for all of your efforts, it is greatly appreciated. I will engage with the media as I believe this needs to be brought to the attention of others, it is just so unjust"

Libby who helped with the Save Safe Lending campaign:

"I just read the latest Stop The Debt Campaign Newsletter and I'm absolutely delighted to read that the Government has passed the reforms to Payday Loans. You must be so proud. I also feel proud to think that possibly Tim and I contributed in some small way by speaking to MPs about our story. I truly pray that this will help to prevent other young vulnerable people from being drawn into a debt trap. Thank you for all that you do."

Michelle whose family bought a lemon car:

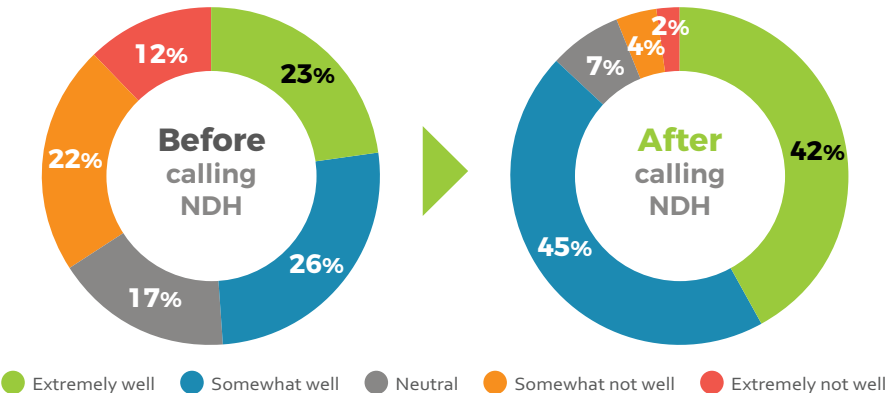
"We really appreciate your support you have given us this year. Hopefully one day we will all get the outcome that we are looking for. On a brighter note, Nick doesn't have to pay the other side costs as VCAT denied the claim. Finally a small win for us"

Sharon who was scammed:

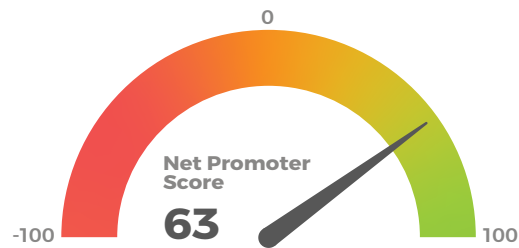
"I am happy to share my story if it helps change things with the banks and warn others of the online dangers"

FINANCIAL COUNSELLING SERVICE - National Debt Helpline

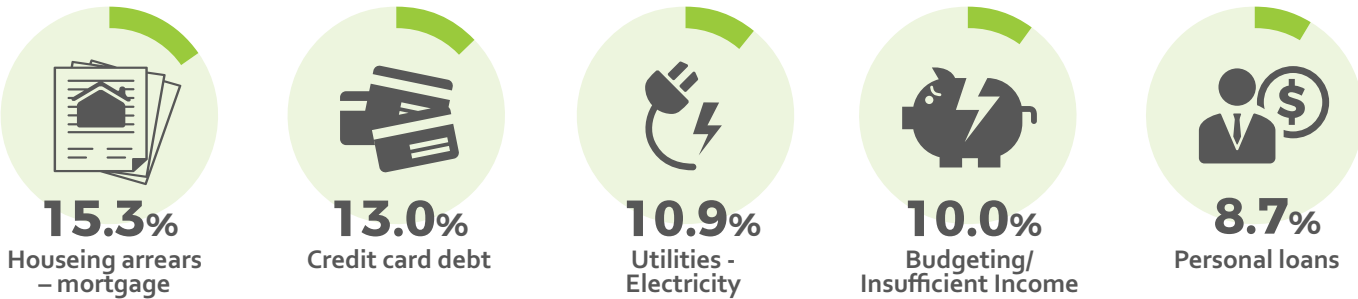
How well do you understand your rights?



How likely are you to recommend National Debt Helpline to a friend or family member?



Over the reporting period, clients of our financial counselling service have presented with...





We did more than 30 live sessions (online and in-person) of between 60-150 minutes focusing on 21 topics. We trained more than 600 people during the year. The topics included; Telephone Financial Counselling Skills, Advocacy and Campaigning, Consumer Law Issue Spotting, General Insurance Law and many more.

With the help of two very skilled Melbourne University Law students, we were able to complete an update and refresh of our eLearning offerings in Thinkific and offer free of charge to anyone; Consumer Law, Credit Reporting, Credit Law, Debt Enforcement, Bankruptcy, Insurance Law, and Telephone Financial Counselling Skills.

There were 136 course completions across all of the above topics. The most visited course is Consumer Law 1. All of our eLearning courses are now available free of charge to anyone.

We trained Victorian and national financial counsellors, Financial Counselling students, Community Legal Centre lawyers and CALC staff. Our training partners included Financial Counselling Victoria, Financial Counselling Australia, Scamwatch, AFCA, Women's Legal Service, WEstjustice, and Melbourne University Law School.

HOW DID WE PERFORM? HERE IS SOME FEEDBACK FROM PARTICIPANTS:

FC Graduate Year training day workshop (in person, Melbourne CBD) :

I loved the extended credit and consumer law case study. It was great to revisit this now I am a practicing FC. Also, loved being able to hear from other FCs about the experience in the sector.

The content was relevant, covered a variety of issues and areas of credit law/debt enforcement and prompted a lot of really valuable discussions around recent experiences the FCs have had.

NDIS & Consumer Law (online):

The information provided was very welcome and informative. I took a lot from this and understand the pathways available when pursuing a debt resolution. My understanding of how NDIS and NDIA work as well as all the other services presented to NDIS recipients has increased greatly.

Scams (online):

Great presentation from the expert panel. The case studies were very useful and helped me in understanding and learning the legal obligation / roles & responsibilities of banks and the victims of scams. The learnings from this session will assist me in running an argument with a bank & the possible outcome that can be expected.

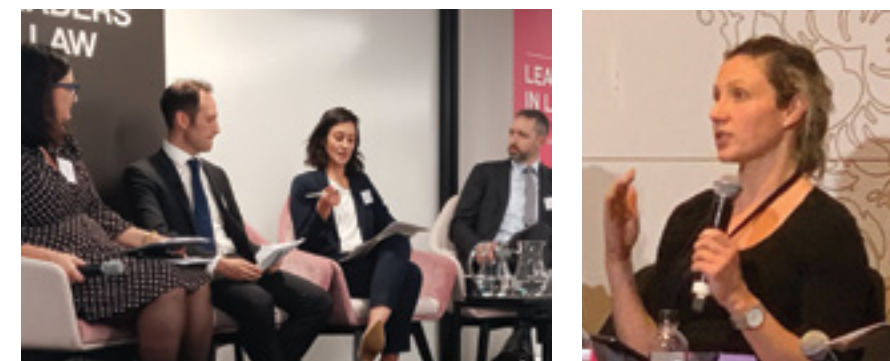
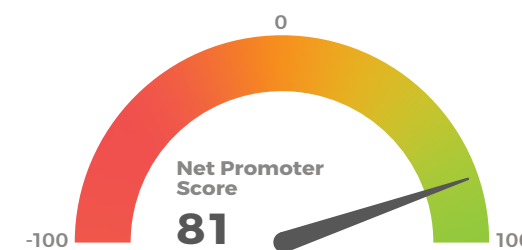
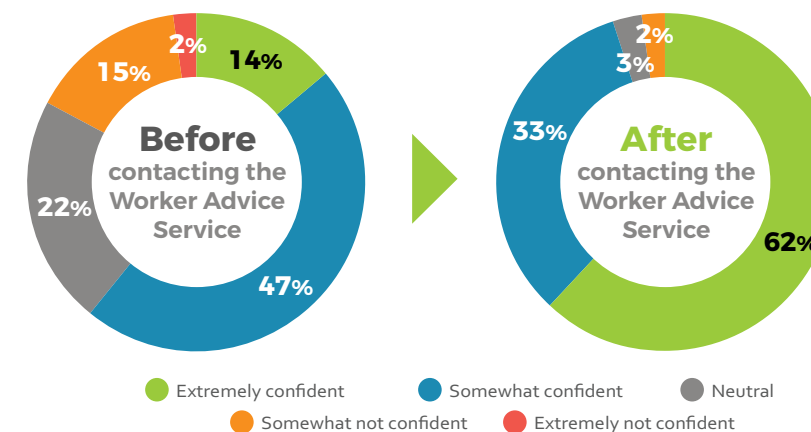
WHAT DID WE LEARN?

The value of real stories adapted from CALC work and built into training – real stories are meaningful and impactful. Training is most effective when interactive, and we have much to learn from our inspiring training partners and participants!

SMS Survey Result: Worker Advice Services

WORKER ADVICE SERVICE

How confident do you feel about taking action to assist your client?



Top worker resources accessed

Consumer resources	%
Cigno loans action pack	13.8%
Letter requesting waiver	11.3%
Letter requesting settle	11.2%
Payday Loans	10.5%

The top products/services and issues workers sought advice about were:

Product/Service	Frequency
Credit - Car loan	19.8%
Consumer services	15.1%
Debt - debt collection	11.3%
Credit - Home loan	6.6%

Specific Issue	Frequency
Irresponsible lending	13.2%
Unconscionable conduct	11.3%
Debt - aggressive enforcement	11.3%
Unjust transaction	8.5%
Consumer guarantees breach	8.5%

Worker Type	# Services provided
Financial Counsellor	272
Lawyer/Legal support	114
Other	19
Not stated	11
Disability worker	8
Grand Total	424

DHHS region	%
Western Melbourne	12.97%
Unknown/Victoria wide service	11.08%
Hume Moreland	9.91%
North Eastern Melbourne	8.25%
Southern Melbourne	8.25%
Bayside Peninsula	8.02%
Goulburn	7.55%
Loddon	5.90%
Outer Eastern Melbourne	5.90%
Inner Eastern Melbourne	4.72%
Outer Gippsland	4.48%
Barwon	2.83%
Inner Gippsland	2.12%
Central Highlands	1.89%
Ovens Murray	1.89%
Western District	1.65%
Mallee	1.42%
Brimbank Melton	1.18%
Total	100%

IMPACT: FINANCIAL COUNSELLORS, IN THE NEWS, MAKING NEWS

“You’re not alone.”

Our wonderful financial counsellors appeared often in the media again this year, quoted online and in print newspaper articles, speaking on radio and television. The topics they spoke on were informed by the issues brought to their attention from callers to the National Debt Helpline. The topics they spoke on included the cost-of-living crisis, mortgage stress, the risks of buy-now-pay-later, Cigno debts and scams. Doing media work is not easy, it needs calm nerves, focus and attention -all the skills our financial counsellors are already known for. Here are a few media quotes from the year.



Sally Jungwirth with the National Debt Helpline and says people who haven’t previously struggled financially are reaching out for assistance. “Rental arrears we are seeing a lot of people struggle with ... [and] more calls from people not being able to afford mortgage payments,” Ms Jungwirth says, adding that an increasing number of people are relying on buy now, pay later for essential living expenses. “Individuals aren’t doing anything wrong...”

ABC Entertainment 27 June 2023



Katia Sanderson, who leads a financial counselling team at the Consumer Action Law Centre “... people are very resourceful, and they’ve tried all sorts of tricks to keep things afloat. Unfortunately, that sometimes involves people relying on buy now, pay later and wage advance products just to try and stay a little ahead of the game. But it doesn’t take long before that indebtedness catches up with them. And what we see, unfortunately, is people entering into a debt spiral.”

CHOICE Magazine 20 June 2023

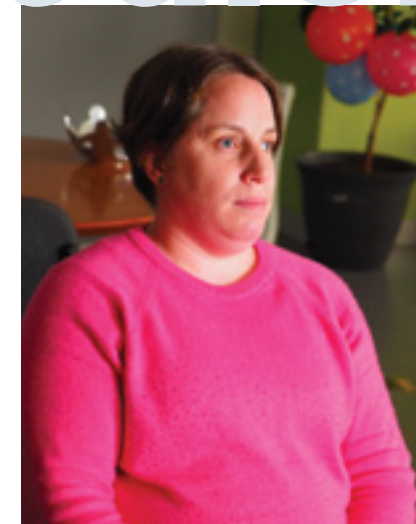


“If you are accessing wage advance there is almost always something else going on, other debts are piling up, credit cards, things like that. No one needs to access their wage early if they are not already in financial hardship...”

Kirsty Robson on Nine News
19 June 2023

Kirsty Robson said clients having trouble with wage advance products are almost always having trouble with other small-amount credit products. “The problem is, though, they don’t have the same recourse in terms of hardship support or an appropriate affordability assessment,” Ms Robson said.

News.com 9 June 2023



Financial counsellor **Shae Robbins** said many Australians found themselves in deep financial stress after using BNPL services to buy grocery vouchers, pay utility bills and buy fuel as they struggled to meet rent or mortgage repayments. “It’s very alluring for many people, and it’s a trap,” Robbins said.

The Age 8 April 2023



As **Claire Tacon**, assistant director of financial counselling at the Consumer Action Law Centre, told The Age, a new group of fully employed people who’ve never experienced financial problems before are now phoning the National Debt Helpline. “Previously, everyone had a story ... their marriage may have broken down, or they stopped work to care for a parent or partner,” she said. “Now, there is often no backstory. It’s because interest rates have gone up, cost of living has gone up, and their incomes have stayed the same.”

The Age 1 May 2023



“When dealing with the banks, communication is your best defence...and from financial counsellors you can get free advice, impartial advice, information about their rights... it’s quite powerful for people and it helps them move forward.” **Claude von Arx**, speaking on the ABC Breakfast show 9 March 2023



Embedded networks ban promotes consumer choice and is a win for Victorians

In July 2022, the Victorian Minister for Energy Lily D'Ambrosio made an announcement banning embedded networks in new residential apartment buildings and improving protections for existing networks. It was a "win for tens of thousands of Victorians" said Gerard Brody, CEO Consumer Action.

"This is a really positive step which will mean more Victorians can access more competitive deals and save on their energy bills," Mr Brody said.

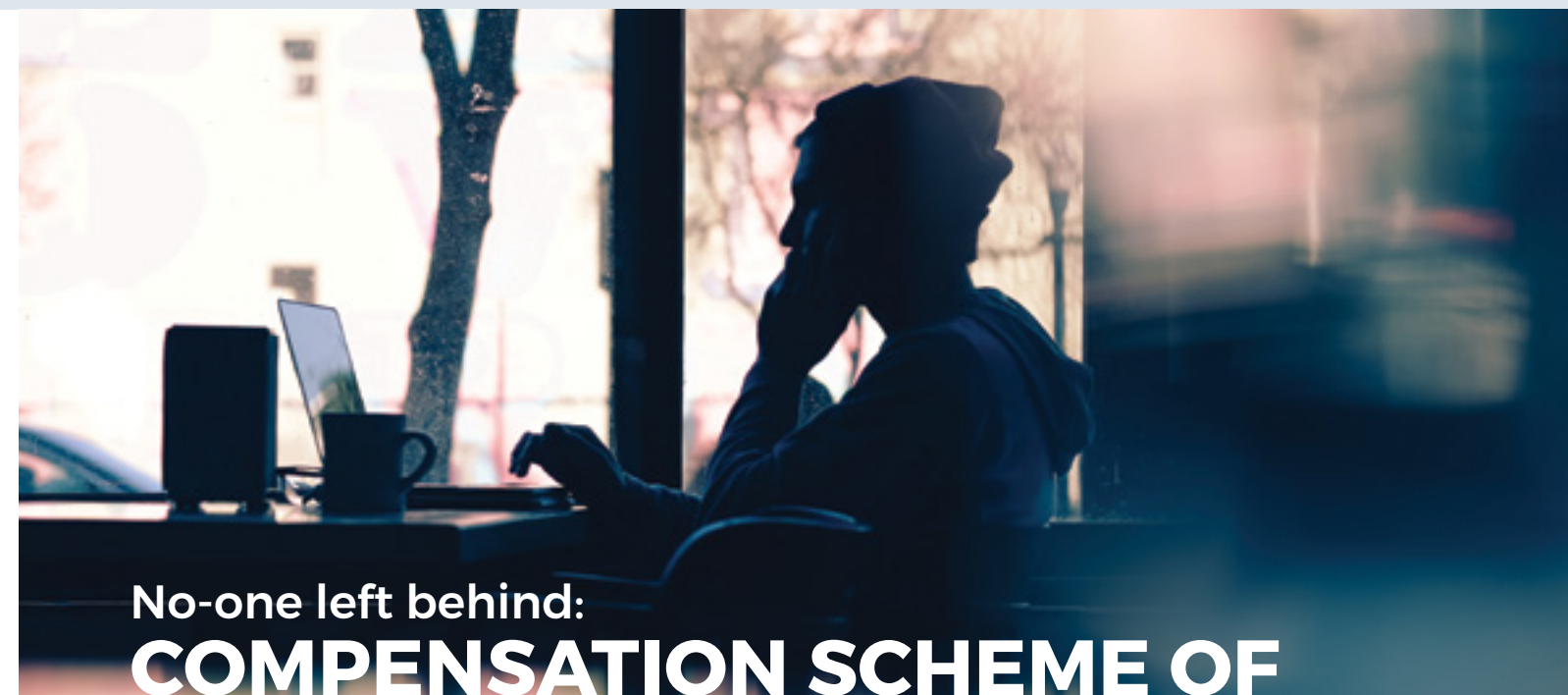
The announcement follows a report of an expert panel (including Gerard Brody), which was appointed as

part of a State Government election commitment to improve consumer outcomes in the energy market. The panel heard from hundreds of frustrated Victorians who felt 'trapped' in embedded networks.

"The fact is the exemption from licensing for embedded networks should never have been allowed in the first place. It enabled an unfair business model that removed choice and important consumer protections. I hope we've learnt our lesson that we should no longer allow specific exemptions from consumer protections," Mr Brody said.

For far too long, people living in apartments and places like retirement villages have not had easy access renewables, and embedded network providers have captured profits associated with bulk purchasing of electricity.

The ban on embedded networks in new residential apartment buildings began in January 2023, with limited exemptions for buildings that run on 100 per cent renewable energy to the benefit of their residents.



No-one left behind: **COMPENSATION SCHEME OF LAST RESORT FINALLY PASSED**

The Compensation Scheme of Last Resort is an industry-funded compensation scheme for many of the forgotten victims of financial misconduct. It's a campaign that we have supported for many years with targeted advocacy and submissions. In June we heard that it had finally passed into law.

CHOICE, which led the campaign said this was a 'huge step forward' in consumer financial protection in Australia as thousands of people, many of whom have been waiting for years in limbo, will now have access to compensation.

Gerard Brody, our former CEO was an instrumental part of CALC's involvement in the campaign. He said it was exciting to see the Compensation Scheme of Last Resort finally pass the Federal Parliament! It's been a long time coming.

"Consumer Action has helped some very vulnerable people take complaints to AFCA (and before that, FOS) against firms like consumer lease providers and car lenders and succeed – only to have the firm go out of business and not pay the award. In some instances, a car lender was even able to sell our client's car, but leave them without any compensation at all, despite being found to have been liable by the ombudsman," Gerard said.

"When the financial services regulatory framework was established, compensation and redress for wrongdoing was a fundamental principle. However, there have been many cases where people have been left uncompensated and this can have severe impacts on their lives and wellbeing. In some cases, people have lost retirement savings through financial advice failures, and ended up homeless."

"Finally, with the establishment of a Compensation Scheme of Last Resort, people can know that if a licensed financial firm does the wrong thing and AFCA makes an award of compensation, they will be paid notwithstanding the firm going out of business. This will improve people's trust and confidence in financial services and is long overdue."

Fiona Guthrie, CEO of Financial Counselling Australia also supported the campaign and was thrilled by the scheme finally passing into law. "Too many people have had their lives upended through financial firm misconduct, particularly from conflicted financial advice. Victims may finally get compensation. And it also increases confidence in our financial system," she said.

"The passing of these reforms, in the aftermath of COVID and during a cost-of-living crisis, comes not a moment too soon," said Gerard Brody, CEO of Consumer Action.

In December after a late-night Parliamentary sitting, hundreds of consumer advocates from dozens of organisations in the Stop the Debt Trap coalition celebrated the passing of the Financial Sector Reform Bill 2022 which enhances long overdue consumer protections for high-cost payday loans and consumer leases for household goods.

A 2016 independent review of these types of high-cost credit arrangements recommended a range of reforms, which were accepted by Government but not acted on for years, until this Bill passed Parliament. The passing of the legislation was a big win for the sector as the bill includes:

- Caps on the maximum repayments a person can be required to make for payday loans and consumer leases — the regulations have set caps for each product at 10% of a borrower's income
- A new cap on the amount that can be charged for a consumer lease, so that the maximum charge cannot be more than 48% of the fair value of the good leased per year, for a maximum of four years
- A ban on public canvassing of consumer leases, which seeks to address unfair sales practice such as door-to-door and

After almost 7 years and counting... the Financial Sector Reform Bill **PASSES!**

public selling practices where vulnerable borrowers experience pressure to sign up to expensive arrangements

- A ban on payday lenders engaging in unsolicited communications, so that borrowers aren't badgered to take out more credit after taking out a loan
- A ban on payday lenders referring declined or other loan applicants to unregulated lenders or lead generation marketers
- An anti-avoidance provision which would help address lending models that use complex contractual arrangements designed to escape consumer protection.

"These reforms will mean safer consumer credit products in Australia. For years, payday lenders have been able to trap borrowers who are experiencing financial hardship in high-cost loan cycles and cause untold misery", Gerard said.

Financial counsellors were delighted that the long-awaited legislation was finally been introduced to the Parliament.

"Every day we see clients with high-cost payday loans and consumer leases that they struggle to pay", said Fiona Guthrie, CEO of Financial Counselling Australia.

"The most important part of this Bill will be in the accompanying regulations that will cap the amount a person can pay for each product to 10% of income. This will make it less likely that people will end up trapped in a never-ending cycle of debt," said Ms Guthrie.

Most of the new protections came into effect in June, six months after the legislation received Royal Assent, however a new "anti-avoidance" provision came into effect immediately.

"Avoidance techniques in the consumer credit sector have meant that reforms are always 'whack-a-mole'", said Mr Brody.

"This new anti-avoidance provision is ground-breaking — and we call on the regulator, the Australian Securities and Investments Commission, to immediately use it to tackle business models that repeatedly avoid the law through tricky contractual structures, such as Cigno Loans."

Pointing out a "decade-long disgrace": Thousands likely remain uncompensated by the Freedom Insurance Remediation program

Consumer action is compelled to speak out when it sees consumers treated unfairly. In August 2022, Assistant Director Policy & Campaigns, Cat Newton, criticised the insurance industry for its abject failure to compensate customers through the Freedom Insurance Remediation program. This came after the Australian Securities and Investment Commission revealed it is likely thousands of customers remain entitled to an unclaimed refund.

"Remediation programs should not mean people go uncompensated," Cat Newton said.

"This scheme was supposed to clean up the mess created by Freedom's appalling pressure selling tactics — and it's disappointing that they have failed to find everyone entitled to a refund."

Ms Newton was echoing the wider view of consumer advocates who remain concerned about poor outcomes for people who deserve compensation through the remediation program.

"We saw confusing communications and unfair decisions from the insurers and consultants running this remediation program, such as refusing valid claims until our intervention, and offers that looked more like an attempt to keep people paying junk policies than compensation," she said.

"We're concerned that people who tried to navigate this poorly run remediation program alone may not have got fair — or any — compensation at all."

After the Financial Services Royal Commission there was also a recommendation of the 2017 ASIC Enforcement Review Taskforce for

the organisation to be provided with a directions power.

"A directions power would empower ASIC to require a remediation program to be established and ensure that it is comprehensive and effective. This might prevent this sort of mess in the future", she said.

"Insurers and their partners put more effort into finding people to flog their junk products, and less effort into finding people owed compensation," she said.

"This has been a decade-long disgrace — starting with junk funeral insurance policies, which were flogged to unsuspecting consumers using pressure tactics, by sales staff motivated by problematic sales incentives, to a woeful remediation program that failed to clean up the mess," said Ms Newton.

"Day in the Life" with financial counsellor



"This has been an amazing experience, to hear the stories of people who are in so deep that they can't see a way out, and to hear them get help, talk to someone who has been working as a financial counsellor for 13 years, and to hear the counsellors ability to deal with what's coming in, in a sensitive way, a way that provides a person with hope, has been a really amazing experience."

Senator Jess Walsh talking about her "Day in the Life" with financial counsellor Shungu Patsika

STOP THE DEBT TRAP

Moves towards comprehensive Buy Now, Pay Later regulation show progress

Our high-profile campaign with 15 consumer rights advocacy organisations including Financial Counselling Australia, CHOICE, Financial Rights Legal Centre, and others, made real progress this year as the Federal Government publicly confirmed it would bring the burgeoning Buy-Now-Pay-Later (BNPL) sector to regulatory heel.

BNPL services may be ubiquitous and claim success as a result of 'fin-tech innovation', but our campaign has consistently argued that it's more the careful navigation of statutory loopholes to evade regulation which has enabled these credit products to gain such prominence. BNPL credit products, by their very nature, are a credit product enabling consumers to access goods and services they might not otherwise have been able to afford at the time.

And the harm they can cause - particularly to people in vulnerable situations - took on added urgency this year. In the face of an ever-deepening cost-of-living crisis, financial counsellors regularly told of callers to the National Debt Helpline reporting the use of BNPL

for every day essentials and falling into debt spirals. To our sector, it was increasingly obvious that consumers are at significant risk if BNPL services remain unregulated.

Our proposal in a joint submission to Treasury is for a comprehensive framework to regulate BNPL to mitigate the growing harm inflicted by these services. Specifically, we call for the licensing of BNPL providers as credit products, the introduction of responsible lending obligations and imposing a cap on late fees and charges.

Further recommendations to Treasury emphasize the need to:

- **Remove regulatory loopholes that have allowed BNPL to circumvent credit laws**
- **Prohibit unsolicited credit limit increase offers that exacerbate indebtedness**
- **Include BNPL providers in the credit reporting regime.**

Lesser measures, such as self-regulation, have failed to adequately prevent further harm and we await the Government's consultation on the upcoming draft regulatory framework with anticipation.

In such economically precarious times, consumer protection must be strengthened and prioritized. BNPL providers need to be held to the standard of responsible lending like all other credit providers, so they are not profiting off financial hardship. Our campaign is calling for changes that are a step in the right direction: one which protects consumers from harm.

"The changes we are calling for will help prevent people falling into the debt spirals," Consumer Action CEO Stephanie Tonkin said.

"Offering credit without assessing if repayments are affordable means that people end up incurring more fees when they are struggling to make ends meet. BNPL contributes to financial distress and the industry has failed to address harms via self-regulation. We urgently need to treat all consumer credit products, including BNPL, consistently, so people have the same safeguards, whatever the product is."

BROOKE'S STORY:

"AfterPay is a damned if you do, damned if you don't..."



Both Brooke and her partner were leading stable lives when she fell unexpectedly pregnant. Soon, they found themselves unable to afford the most basic essentials such as food and energy. On one day – while breastfeeding her infant son – all she could spare to eat was a cup of rice and a sandwich.

Without these necessities, they began to rely solely on loans from buy now pay later schemes to stay afloat. Now, they have accrued debts on several counts (car loans, electricity, credit cards...) and are struggling on how to move forward. Brooke sought advice our financial counsellors. In November 2022 with support from CALC, she decided to talk publicly about her situation and has become a powerful advocate for change appearing on radio, TV and print news broadcasts.

We often talk about the cost-of-living crisis in a generic sense. How does it impact you personally?

It's really difficult. I obviously started using Afterpay when I was working full time, so the commitment to Afterpay when it first started was okay. When [we] fell down to one income...and Centrelink didn't look like it was going to give me payment moving forwards, it was the only option I could turn to because I'm breastfeeding exclusively with my baby, and I barely eat a decent meal every day. So, [as] I'm eating vegemite sandwiches – sometimes it could be toast at night – I can't even feed my child properly through breastmilk, because I can't even feed myself properly. So, AfterPay is a damned if you, damned if you don't; you're going to be in debt doing it, but unfortunately you have to make that decision."

What is like to realize you can no longer afford food for your new baby?

It's totally foreign to me – I'm a first-time Mum, [and] I was told I couldn't have children; the pregnancy itself was unexpected. So, having my own income and being financially stable for the last ten plus years, this is a totally foreign thing for me. I don't know what to do...I'm too terrified to think about the future, because I don't even want to think about how I'm going to [afford] to get my child into daycare...let alone the day-to-day moments of just eating is the main concern...mentally and physically it's been draining.

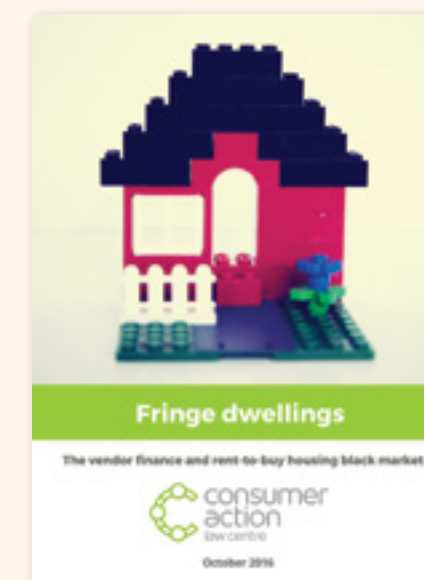
Guilty: Rent-to-buy deceivers face justice at last

A number of years ago, Consumer Action ran a very successful campaign exposing property spruikers pushing vendor finance and rent-to-buy property arrangements onto very vulnerable people who couldn't access a mainstream mortgage. This campaign resulted in ACCC action against lead spruiker Rick Otton, and a legislative ban on certain vendor term and rent-to-buy arrangements.

The campaign involved producing a detailed policy report with case studies, called Fringe Dwellings, as well as numerous legal cases taken by our centre and other CLCs. An example was this case we took to VCAT and our lawyer Cat Miller has been working on these matters since that time.

Then, we were contacted by police investigating Sheree Becker because the detective found our fringe dwelling report. The officer contacted our policy team to ask what 'vendor terms contracts' were.

In September (2022), seven years after we took that case against Sheree Becker, she was finally found guilty in the County Court for obtaining financial advantage by deception. This sort of outcome would not have happened without our casework and campaign.





Why thousands of lemon cars sold 'down the lane' proves WE NEED AN OMBUDSMAN

Our campaign for better protections for people who purchase faulty, or 'lemon' cars, ramped up this year as data from the Australian Competition and Consumer Commission (ACCC) on lemons revealed that the problem has negatively impacted hundreds of thousands of people in Victoria and throughout the country.

The ACCC data detailing actions, recalls and other court actions against manufacturers revealed the true extent of lemons on the road and that many of these vehicles are run 'down the lane' to second-hand dealerships for unsuspecting consumers to purchase. ACCC's data showed that during the period 2014-21, a minimum of 472,968 cars were sold to Australian consumers with defects.

"Motor vehicles are protected by consumer guarantees, but too often people cannot enforce their consumer rights when sold a lemon car because seeking justice through the Victorian Civil and Administrative Tribunal (VCAT) is costly, time consuming, and inaccessible," said Tania Clarke, Consumer Action's Director of Policy and Campaigns.

In November, Consumer Action together with Victorian Aboriginal Legal Service (VALS), WEstjustice and Hume Riverina Community

Legal Service proposed in their 2022-23 Pre-Budget submission that the Victorian Government commit to a fair, accessible and effective dispute resolution service. The proposal received massive media attention and thrust our ombudsman idea into the spotlight.

"Over 30% of calls to our legal helpline about consumer guarantees relate to defective cars," said Tania. "This is significantly more calls than for any other type of consumer good or service."

Tania said that each of these vehicles represents a person, often a family heavily impacted by a lemon car: a mother who can't get to work, a father who can't take the children to day care, someone who has missed a hospital appointment, a woman unable to safely escape family violence.

Consumer Action assisted over 100 Victorians with their lemon car issues in FY2021-22, helping them

to attempt to resolve the issue directly with the car dealer, if possible, and guiding them through the Victorian Civil and Administrative Tribunal's complex processes which can take up to two years.

"It's clear that our current tribunal system cannot deal with lemon cars because it is broken," said Ms Clarke. "We need to shift the burden of faulty cars away from consumers and on to industry through a motor vehicle ombudsman that can prevent poor conduct before it happens through a transparent focus on systemic issues".


Thanks to the tireless advocacy on this issue by Consumer Action and its partners, on 1 June 2023, the Victorian Minister for Consumer Affairs set out his expectation that Consumer Affairs Victoria should focus this coming year on 'motor car traders that sell poor quality cars and fail to provide a remedy for defects'.

"We need to shift the burden of faulty cars away from consumers and on to industry through a motor vehicle ombudsman that can prevent poor conduct before it happens through a transparent focus on systemic issues".

Tania Clarke, Director of Policy and Campaigns

How can we help you?


Choose from one of the following options. You will need to be logged in using your Microsoft account.

 I need help from Ops


For assistance with tech issues or Ops support requests not covered by the other options

Examples:

- Service requests
- Software application problems
- Hardware issues
- Network connectivity
- Data collection issues

 ActionStep Request

For changes to AS workflows, Data collections, List views or Reporting. These types of requests can take time to evaluate, scope and implement.

 Website update

For support on changes to our various websites (including SharePoint sites).

Examples:

- Update resources & toolkits
- Add new pages
- Update job ads
- New SharePoint site

SYSTEM MONITORING AND MAINTENANCE

The Operations team rolled out a new ticketing system for staff to request any type of support. This has simplified the methods by which staff can request support and reduced the number of forms being used across teams. These tickets are generally split into three broad categories: Tech Support, Operations Support and Ask a Question. It is important to note that specific requests such as updates to a website, travel bookings, onboarding or offboarding staff, request for changes in ActionStep or call recording deletion request are separate.

Once similar support requests occur, we develop a specific form to ensure we are prompting the right questions in order to complete the task to the highest level and in the most efficient way.

The volume of support requests during this year have been quite high with 3,240 completed requests out of 4,114 lodged. This stretched the team, especially when it came to meeting our quarterly, bi-annual, and annual reporting obligations which comprises of 22 reports to funders, supported by a slew of data analysis.

Whilst continuing our work to make induction better at Consumer Action, we've undertaken a reworking of the information architecture of our SharePoint sites.

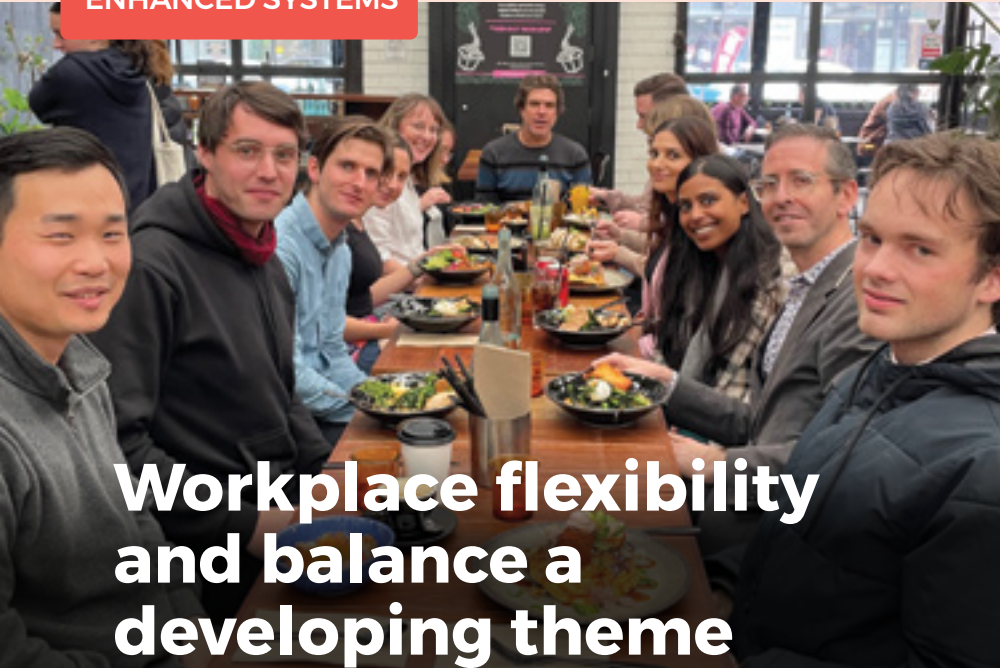
This time last year we overhauled our internal policies and procedure manual in to a user friendly SharePoint site, from the feedback that we received, we've decided to evaluate the current structures within the other SharePoint sites and collate the information in to a Consumer Action Staff Intranet. We hope to unveil this at the start of 2024.

A lot of work that has been in train throughout the year has been completed by our Integration and Applications Lead in this period. This has included, updating the Consumer Action website to make it more accessible to vision impaired users. This work has taken a significant investment of time but really delivers an accessible experience not just for those that use a screen reader but for those where a lack of distinct contrast is a barrier in providing clarity. They have also introduced a naming convention for Toolkits and Resources on our website as a part of improving accessibility but also providing a better way for these to be referenced by staff when advising a client, as well as making it easier for these to be maintained and updated with any changes to the law.

ROBOFORM PASSWORD MANAGER IMPLEMENTATION THIS YEAR

Passwords are an important aspect of ICT security. They are the front line of protection of our devices and accounts which means they are also the frontline of protecting the private data we hold at Consumer Action. To meet organisational needs and improve our security posture we had to address many existing issues this year.

A number of proposed solutions were evaluated, and RoboForm selected. The benefits of utilising RoboForm include, but aren't limited to, a central admin of users and shared passwords, an ability to deactivate access to passwords when staff member is off boarded, the use of hardened passwords and enable the use of unique passwords per site and that it integrates with our Microsoft environment.



Workplace flexibility and balance a developing theme

After a long period of lockdowns and remote working, it is great to see people coming back into the office. This is having a significant and positive impact on our feelings of connection and engagement with teams and across Consumer Action. Staff engagement is improving while we take as many opportunities as possible to engage collectively around our important work issues as well as having fun.

Our hybrid working arrangements will be a continuing expression of our commitment to workplace flexibility and balance between our home and work lives. We are focused on encouraging staff to use their office-based worktime to collaborate, educate and support each other.

We continue our focus building our understanding and knowledge of First Nations culture through cultural safety training and regular cultural events within our wokplace. Our First Nations staff are at the heart of our critical work with communities lived experience of consumer issues. The finalisation of the Consumer Action Cultural Safety Framework and Action plan is imminent and will provide a culturally safe place for our staff and opportunities for ongoing cultural learning.

Staff Wellbeing will be a sharp focus as we move into the closing stages of 2023. The work we do with vulnerable members of our community is often extremely rewarding but can produce challenges. We have seen the impacts of the current cost of living crisis by the increased levels of distress leading to client aggression which can result in harm to our staff. We are currently reviewing our Wellbeing Framework to ensure it continues to provide staff the guidance and support they need to manage their home and work demands. This work will be informed by the 2023 Consumer Action Staff Survey results.

Our staff survey in undertaken every two years and provides staff views on:

Our mission and values

- Engagement
- Workload
- Reward and recognition
- People issues
- Workplace health and safety

The survey results will be discussed within each team with those discussions celebrating what we are doing well in addition to identifying areas we want to improve, and the actions required to do so. The management team will develop and implement an action plan for continuous improvement.

JOANNE NG'S VOLUNTEER EXPERIENCE AT CALC

When I first landed in Australia, I was eager for volunteer opportunities but wasn't sure where to start. I was googling the community legal centres in Melbourne and CALC immediately caught my attention. Despite not having any prior experience in consumer law, I excitedly joined CALC as a volunteer, which turns out to be a rewarding journey.

During my 6 months at CALC, I was very lucky to work with the Legal Practice and Policy & Campaigns Teams. From conducting legal research to drafting twitter posts, CALC has offered me a glimpse of what legal practice and social campaigns are like in real life. At law school, I am usually only taught to apply the legal principles in exams, whereas in CALC, I have learned the other side of law as I finally got to experience how the law can really impact people. I was even given a chance to attend a VCAT phone hearing and see how consumer lawyers advocate for underprivileged clients in action. Knowing that the research I did may help a vulnerable client or may make a small contribution to a policy campaign, I have gained huge satisfaction from my work at CALC. Although I started out without any prior experience in consumer law, I've learned a lot ever since I worked at CALC, such as the issues of lemon cars and frauds, all of which are things that I can never learn in a classroom.

Time flies and I still can't believe my time at CALC is coming to an end. It is incredibly hard to summarise what I have learned in the past 6 months, but I'll forever be grateful for all the amazing people here, who've guided me along the way and made my first volunteer experience extremely eye-opening and enjoyable.



	\$	%
Government Funding	4,828,469	78.84
Victoria Legal Aid - Community Legal Services Program - State	1,722,512	28.13
Consumer affairs Victoria Financial Counselling Program - National Debt Help Line	1,129,942	18.45
Consumer affairs Victoria Financial Counselling Program - Consumer advocacy & Assistance Program	926,115	15.12
Victoria Legal Aid - Community Legal Services Program - Commonwealth	372,136	6.08
Consumer affairs Victoria - Financial Counselling Program - Legal Support	342,588	5.59
Department of Environment, Land, Water & Planning - Energy & Water Advocacy	335,176	5.47
Sector Grants	978,957	15.99
Financial Counselling Australia	344,720	5.63
Federation of Community Legal Centres- Integrated Services Fund	214,909	3.51
Ecstra Foundation	152,500	2.49
Legal Services board	136,500	2.23
Standards Australia	121,238	1.98
Federal Court of Australia - Bankruptcy project	9,091	0.15
Other Revenue	316,597	5.17
Rental Income	119,541	1.95
Interest	113,873	1.86
Consulting & Sitting Fees	36,226	0.59
Refunds & Reimbursements	46,957	0.77
TOTAL INCOME	6,124,023	100.00

	\$	%
Services and Program Delivery	5,330,672	83.50
Staff salaries, superannuation and Oncost training	5,087,533	79.69
Program & Planning	180,955	2.83
Travel	62,183	0.97
Administration and Infrastructure	593,112	9.29
Depreciation	295,015	4.62
Office Overheads	158,877	2.49
Premises cost	123,458	1.93
Finance cost	15,762	0.25
Resources	57,991	0.91
Library, resources qand subscriptions	35,415	0.55
Communications	22,576	0.35
Other Expenses	402,114	6.30
TOTAL EXPENSES	6,383,888	100.00
SURPRUS/DEFICIT	-259,865	-

The complete audited Financial Statement for 2021-22 can be found at: consumeraction.org.au/impactframework

GERARD BRODY EXIT INTERVIEW

In his last week as Consumer Action CEO in January 2023, Gerard sat down to reflect on some of his experiences at the Centre. One of the most incredible aspects of Gerard's leadership is his calm and very kind demeanor. What's his secret?

"You've got to be light some days, and take things one step at a time," he says.

"People who contact us are often in really traumatic situations and that is difficult and serious, but unless we are able to see the lighter part of the world, we're not going to be able to assist them."

The COVID-19 pandemic was the most challenging time he faced as CEO. Feeling disconnected, he

worried about the other managers and staff and how they were coping.

"It was a really difficult time," he says. Despite the lockdowns, Consumer Action was still able to help people and make an impact, and the new flexible working environment is now a sign of progress.

"There are not many jobs and organizations where you have the capacity and the independence of thought ... the ability to speak to key decision-makers in business and government ... the ability to speak our truths," Gerard says.

He looks back on his time at Consumer Action, saying he's "thankful and proud to have worked with so many wonderful people who are collaborative and supportive."

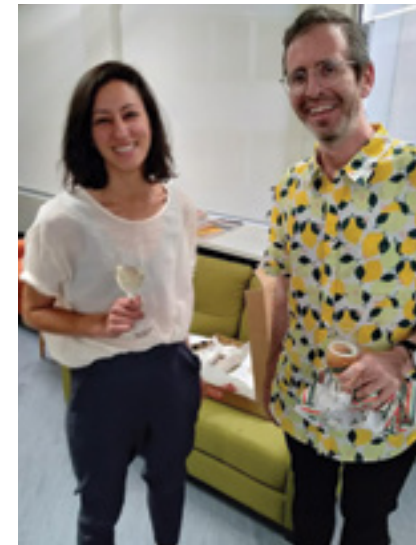
"I think this is the best job I will ever have in my career, I really do," he says.

Gerard concludes by sharing the values he believes are integral to Consumer Action.

"The collaborative way in which we work and build each other up, play to each other's strengths is part of Consumer Action's DNA."

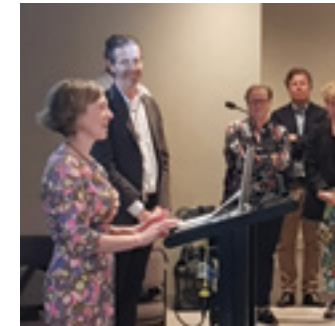
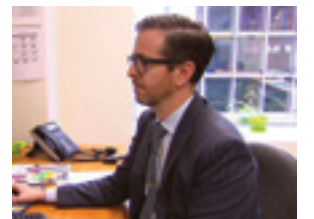
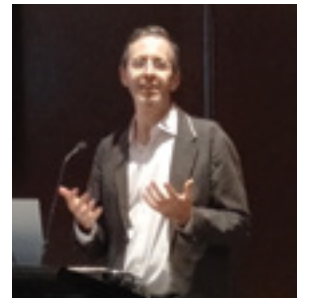
"Courage and bravery in this work. We need to speak truth to power ... it can be easy to not say anything. We can be reassured that we're speaking out based on our casework."

"We're making a practical difference in people's lives ... the work we do is about human dignity ... it's human rights."



"Courage and bravery in this work. We need to speak truth to power ... it can be easy to not say anything. We can be reassured that we're speaking out based on our casework."

Gerard Brody, Former Consumer Action CEO



Staff

Alexandra Harmer-Ross
Ali Creighton
Allison Stuart
Amanda Neeson
Anna Meulman
Ash Armstrong
Brigitte Rose
Catherine Miller
Chloe Farmer
Claire Tacon
Claude Von Arx
David Hofierka
Fred Funtusoff
Galit Aflalo
Helen Tselios
Houwaida Ayoub
Jacqueline Watkins
Janette Dyall
Kane Johnson
Katherine Fraser
Katia Sanderson
Kirsty Robson
Lisa Newman
Lisa Silvers
Louisa Di Censo
Lucas Rutten

Luke Lovell
Mark Pearce
Mary Martin
Matthew Andrea
Mauricio Zambrano
Nhirushni
Somasundaram
Nufar Gofman
Paramdeep Dhillon
Paul Bowley
Philippa Heir
Regina Godfredson
Rex Punshon
Sally Jungwirth
Shae Robbins
Shelley Hartle
Shungu Patsika
Stephanie Tonkin
Stephen Nowicki
Su Robertson
Sumeet Kaur
Susan McBride
Tania Clarke
Teresa Gray
Tom Abourizk
Vivian Naiga

Board

Ciara Sterling
David Berry (Chair)
David Tennant
John Berrill

Philip Cullum
Sarah Leslie
Tehanee Bardolia
Meseret Abbé

Volunteers

Aaminah Kheraluwala
Avia Sanders
Caroline Chong
Janan Toksipahi
Jem Paskoy
Joanne Ng
Kaye Moloney
Sophie Lee
Mimi Chester
Mishelle Predika
Ray Cima

Consumer Representatives on Standards Australia committees as part of the CFA Standards Project

Antonio Bonacruz
Bill Dee
Cameron Wilkinson
Catherine Niven
Darren Margerison
David Gray
David Strachan
Elaine Attwood
Gail Broadbent
Gail Greatorex
Heather Grain
Jeffrey Godfredson
John Furbank
John Henry
Mark Henley

Pro Bono Panel

Albert Dinelli
Peter Fary SC
Georgia Douglas
Min Guo
Monique Hardinge
Rebecca Howe
Peter Mann
Meg O'Sullivan SC
Matthew Peckham
Amanda Storey

With Thanks To

Arnold Bloch Leibler
Australian Communications
Consumer Action Network
Australian Competition and
Consumer Commission
Australian Financial
Complaints Authority
Australian Government Solicitor
Avaivilla Group
Barbara Romeril
Barwon Community Legal Centre
Berrill & Watson
Brimbank Melton Community
Legal Centre
Britton Cost Lawyers
Carolyn Bond
Cat Newton
CHOICE
Clayton Utz
Community Legal Centres Australia
Consumer Credit Legal Centre SA
Consumer Credit Legal Service WA
Consumer Policy Research Centre
Consumers' Federation of Australia
COTA Australia
COTA Victoria
Corrs Chambers Westgarth
David Niven
Deloitte Touche Tohmatsu Limited
Department of Energy,
Environment and Climate Action
Djirra

Elizabeth Morgan House
Economic Abuse Reference Group
Energy and Water
Ombudsman Victoria
Energy Consumers Australia
Financial Counselling Australia
Financial Counselling Victoria Inc.
Financial Rights Legal Centre
Gilbert & Tobin
Gippsland Community Legal Centre
Goulburn Valley
Community Legal Centre
Hall & Willcox
Health Justice Australia
Housing for the Aged Action Group
Hume Riverina
Community Legal Centre
ICAN
Jobwatch
Justice Connect
Professor Jeannie Paterson
(University of Melbourne)
K&L Gates
Ken Baker (Vision Australia)
Legal Aid NSW
Legal Aid QLD
Legal Services Board
Grants Program
Loretta O'Neill
Maddocks
Maurice Blackburn
Melbourne Law School (Professor
Ian Ramsay, Lucie O'Brien)

Minister for Communications
the Hon. Michelle Rowland MP
Minister for Consumer Affairs
the Hon. Melissa Horne MP /
The Hon. Danny Pearson MP
MoneyMob Talkabout
Mortgage Stress Victoria
Northern Community Legal Centre
Norton Rose Fullbright
Quantum Market Research
Redfern Legal Centre
Renew
Residents of Retirement
Villages Victoria
Rumbalara
Rumbalara Football Netball Club
Sam Blake
(Consumer Action Board Observer)
Social Security Rights Victoria
Springvale Monash
Community Legal Service
Super Consumers Australia
Telecommunications Industry
Ombudsman
Tenants Victoria
The Hon. Lily D'Ambrosio MP
The Observership Program
Thriving Communities Partnership
VCOSS
Victoria Law Foundation
Victorian Aboriginal Legal Service
Villamanta Legal Service
WEstjustice

Key Funders/Partners

Victoria State Government
Bushfire Recovery Victoria
Commonwealth Attorney-General's
Department
Consumer Affairs Victoria
Victorian Department of Energy,
Environment and Climate Action
Victorian Department of Environment,
Land, Water & Planning

Ecstra Foundation
Federation of Community Legal Centres
Financial Counselling Australia
Standards Australia
Victoria Legal Aid
Victorian Department of Justice
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Victorian Legal Services Board



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