



IMPACT REPORT

2024 - 2025





Consumer Action respectfully acknowledges the Wurundjeri People of the Kulin Nation as the Traditional Custodians of the land on which we are located. We pay our utmost respect and give thanks to their Elders both past and present who continue to forge the path ahead for emerging leaders.

For over 60,000 years Aboriginal and Torres Strait Islander people treaded lightly upon this land, caring for country and walking with the spirits of their ancestors as they shaped its lands, waters, creatures and plants. We acknowledge the strength and resilience of the Aboriginal and Torres Strait Islander people and are humbled by the love and kindness they have shown in recent times when their own place within modern Australia was called to question.

At Consumer Action we acknowledge our own journey towards cultural safety and reconciliation. Through our learnings and reflections from talking to and working with some incredible First Nations people, we are learning the best outcomes are achieved when we adopt culturally safe practices that create time and space for First Nations people to share their stories. We are committed to understanding better the consumer, credit and debt issues that First Nations people are faced with. We work alongside First Nations experts in identifying the systemic and policy changes that will achieve a more equitable market for First Nations people.

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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

Our Values

FAIRNESS

We act with integrity and pursue fair outcomes

COURAGE

We act boldly and courageously in pursuing our vision

REFLECTION

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

RESPECT

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

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.



STEPHANIE TONKIN

CEO



This year, Consumer Action Law Centre has continued to grow in size and impact, driven by our commitment to delivering free, independent legal and financial counselling services that make a real difference in peoples' lives.

One of our most significant achievements has been our leadership in the national **Scams campaign**. We worked closely with Government, the Greens and independent MPs to influence the Scam Prevention Framework, leading the sector's response to consultations, including the exposure draft legislation and the Senate Committee review. Our extensive media advocacy helped secure stronger consumer protections in the final legislation. While a reimbursement framework — like the UK's — was not adopted, we successfully embedded key safeguards for consumers. With the framework now passed, we are well-positioned to shape the

development of the Rules and Codes, where the real impact for consumers will be determined.

We've also deepened our work with **First Nations organisations and communities**. Internally, we prioritised cultural safety through tailored professional development, designed and delivered by Jacqui Watkins and Sarah Newman, which all staff attended. Externally, we secured additional Victorian Government funding for a First Nations financial counsellor to work in partnership with Victorian Aboriginal Legal Services. Following the release of our Money Yarns Stronger Futures report, we established a dedicated First Nations policy officer role is central to our No More Gammin Cars project.

Our **Strong Foundations** project, funded by the Victorian Legal Services Board, is helping us to better understand and improve our frontline legal services. By stepping back and examining our data, systems, and strategy, we're identifying ways to increase our impact and efficiency.

Each week, our staff meetings feature case studies that highlight the tangible outcomes of our

work. These stories are a powerful reminder of the importance of accessible legal and financial support, and they continue to inspire our team. We continue to support thousands of Victorian consumers in need, providing specialist and accessible advice and strategic representation.

Operationally, we've made key improvements to support our growth. These include relocation to a new office, investing in technology to streamline operations, and reviewing HR policies and systems to better support our people.

Finally, we were proud to be approved as a **designated complainant under the Competition and Consumer Act** by the Assistant Minister for Competition, alongside CHOICE. This designation gives us a stronger platform to spotlight systemic consumer issues and advocate for meaningful reform such as our call for a ban on high-pressure door-to-door and telesales, and closer scrutiny of lead generation practices.

We are proud of what we've achieved this year and grateful to our partners, funders, and community for their continued support.

expertise and resources. I am also very grateful to our funders for their confidence, and to the clients who entrusted us with their stories — their experiences are why we do this work.

As I prepare to hand over the Chair to Ciara Sterling at the 2025 AGM, I do so with gratitude and optimism. The Centre is in excellent shape — financially prudent, strategically focused, and rich in talent. Consumer Action will continue to be a beacon in the pursuit of justice, making a difference in people's lives.

It has been a great honour to serve as Chair. Thank you to everyone who made this chapter possible; I will watch the Centre's next achievements under Ciara as Chair, with pride and unwavering support.

DAVID BERRY

Chair



When I accepted the role of Chair of the Consumer Action Law Centre in mid-2021, I did so with a sense of excitement and determination. My expectations have been more than achieved. Over the past four years I have been privileged to work alongside brilliant staff, steadfast directors, committed volunteers and incredibly courageous clients who together have driven real and meaningful change for people facing financial hardship, unfair practices, and systemic disadvantage.

Together we have strengthened governance, built organisational resilience, and navigated pandemic

recovery while meeting dramatically rising demand for our legal and financial counselling services. We sharpened our advocacy, translated complex law into practical help, and secured policy wins that have delivered stronger protections and fairer outcomes for thousands of consumers now and into the future. I am proud of how the Centre, under the leadership of CEO Stephanie Tonkin, holds powerful interests to account, supports vulnerable people through systemic problems, and amplifies voices too often ignored.

These achievements are the product of collective effort: a skilled leadership team that turned strategy into action; staff who bring professionalism and compassion to every interaction; board colleagues who offered wise judgement and governed with integrity; and volunteers and partners who gave time,

Services We Delivered in 2024-25

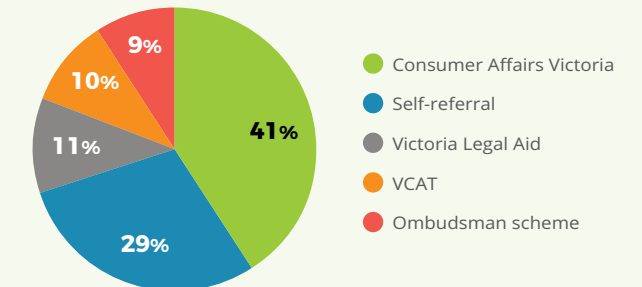
Consumer Advice Service delivered in 2024-25



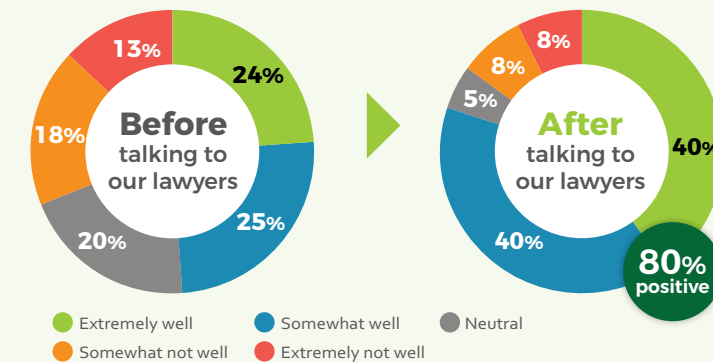
The Legal Practice team delivered over
2,889
services in 2024-25

An increase in service delivery of
▲ 4% from 2023-24 and

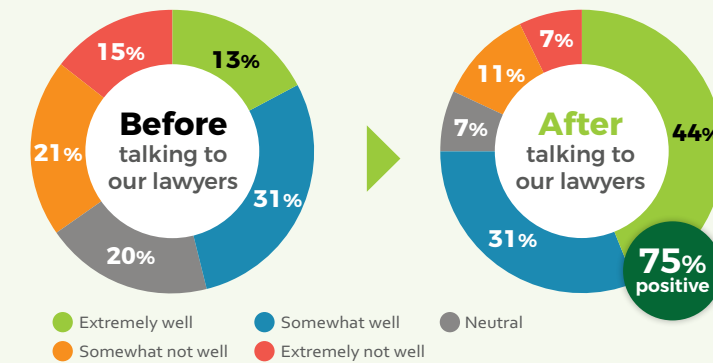
Referral Source to Consumer Advice Service



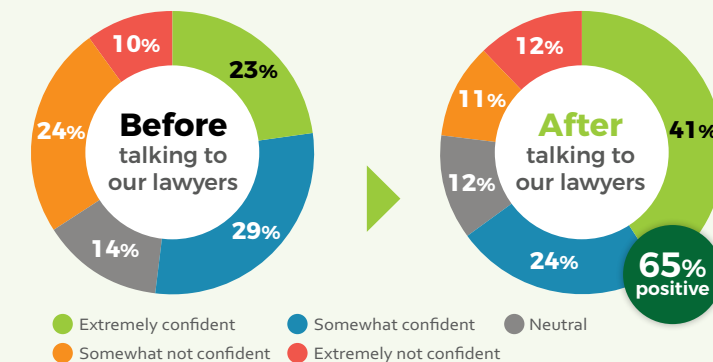
How well did you understand your rights?



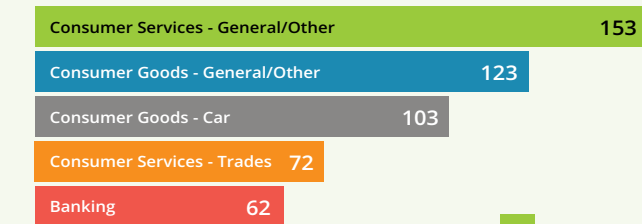
How well do you understand your options?



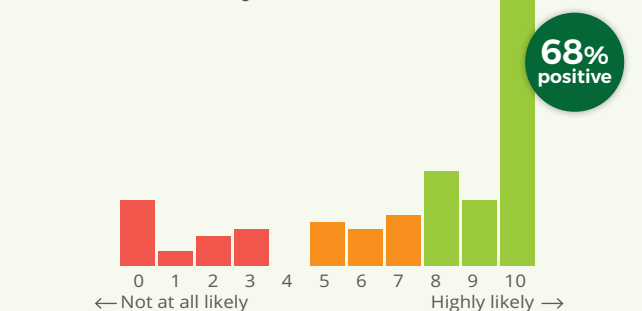
How confident do you feel about taking action?



Top 5 Consumer Products Highlighted



How likely are you to recommend Consumer Action Law Centre to a friend or family member?



"Legal staff are very informative and take the time to research each particular case matter at hand and give correct incisive advice."

"My questions were answered promptly and made me feel more comfortable and confident."

"Pensioners like me need help in dealing with this legal stuff. It can all get overwhelming, with technology too! Thank you!"

Worker Advice Service

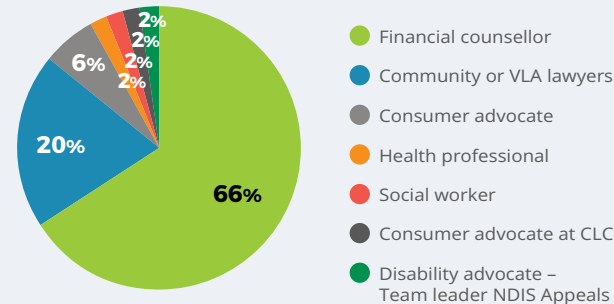
delivered in 2024-25



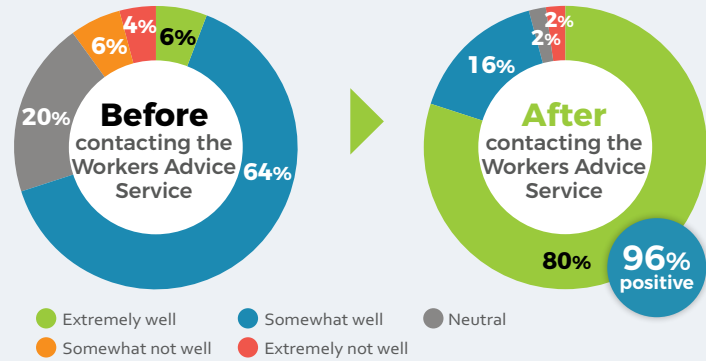
Workers Advice Line
03 9602 3326
 Monday to Friday
 10am – 1pm & 2pm – 5pm

The Legal Practice team also provided
739 services to workers
 in the sector

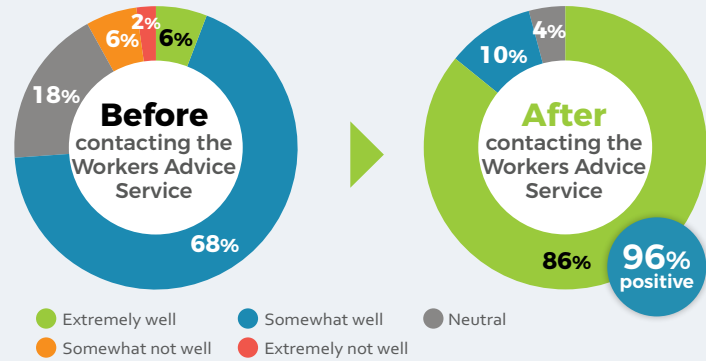
Professional Role of Callers to Worker Advice Line



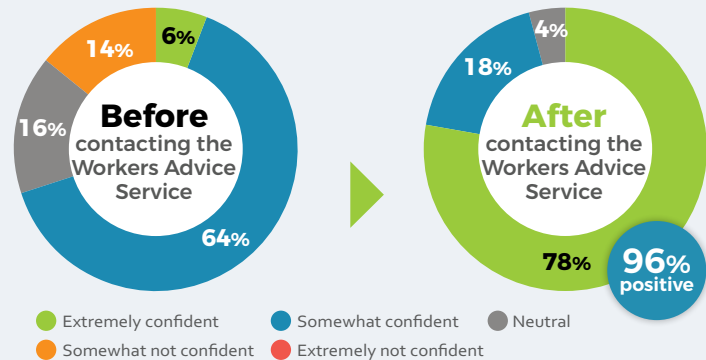
How well did you understand your rights?



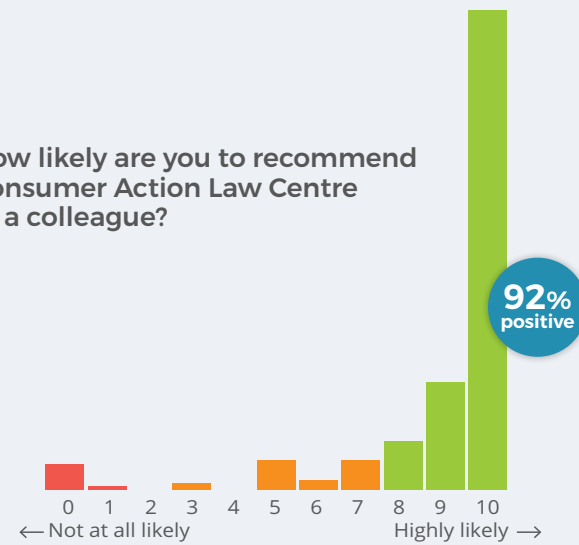
How well do you understand your options?



How confident do you feel about taking action?



How likely are you to recommend Consumer Action Law Centre to a colleague?



"Thank you for providing a consistently excellent service. I work in a standalone position and I'm grateful for your wealth of knowledge and support."

"Invaluable source of information, we need CALC to do our work as financial counsellors."

"I loved that Taylah was happy to be involved in the whole process and open to receiving documents for next steps and more specific advice."

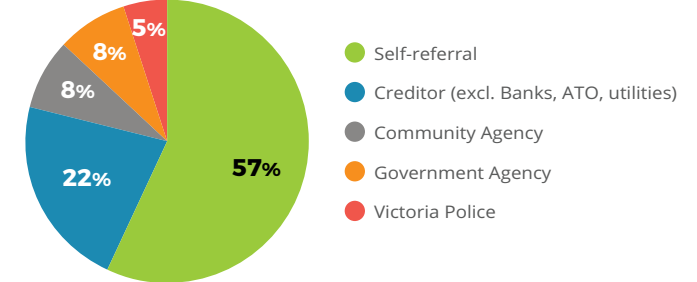
Financial Counselling Services

delivered in 2024-25



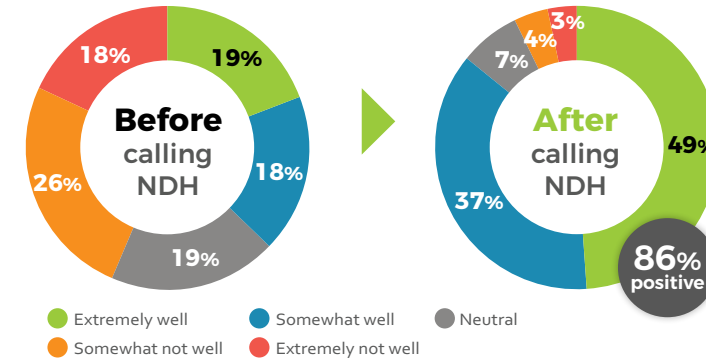
The Financial Practice Team delivered a total of
11,285 services in 2024-25
 incl. telephone based and on-line chat direct counselling

Referral Source to National Debt Helpline

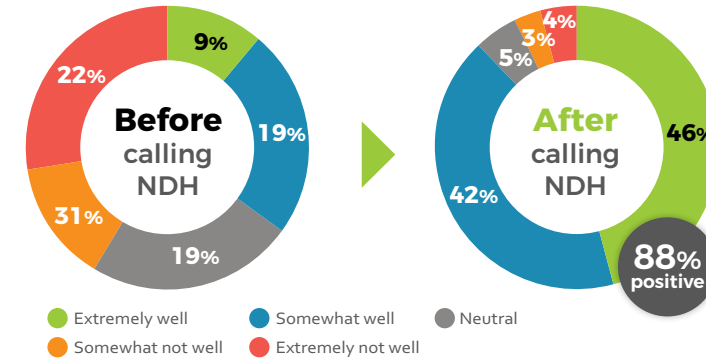


The following survey results relate to the Telephone Counselling Service.

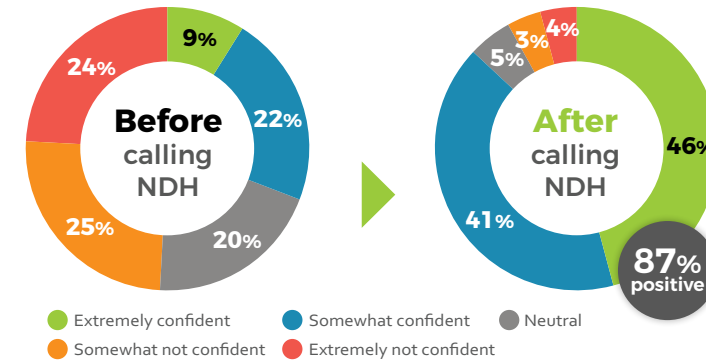
How well did you understand your rights?



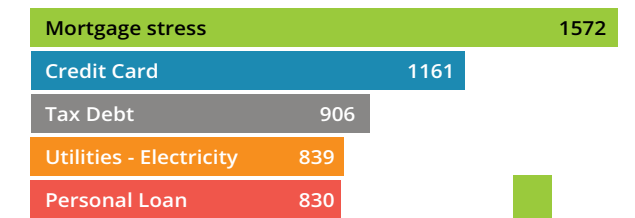
How well do you understand your options?



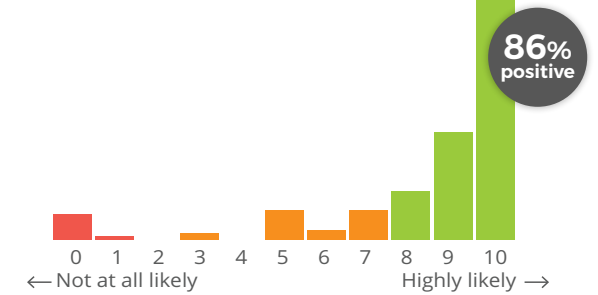
How confident do you feel about taking action?



Top 5 Presenting Issues



How likely are you to recommend NDH to a friend or family member?



"Polite, courteous, knowledgeable and good listener."

"There's a chance you may have saved me a few thousand dollars."

"Very helpful and knowledgeable."

Scam laws pass, BUT WHERE TO NEXT?

Consumer Action presented the results of our scam campaign as part of the Consumer Federation of Australia's national consumer showcase at the Australian Competition and Consumer Commission (ACCC) Congress on 30 June. The campaign had been shortlisted as a finalist competing with three campaigns from our consumer advocacy allies and friends. We didn't win, but being shortlisted was a great honour.

The presentation came at the end of a tumultuous and intense year of campaigning, which saw bursts of furious activity and lobbying work by the campaign team in Canberra and seeding of hundreds of stories across the media.

In July 2024, we commissioned Essential Media to do polling and the results were unequivocal and reported widely: the vast majority (75%) of Australians expected banks to keep their money safe from criminal scammers, and if they fail, to return it to their accounts. The research also revealed that nine out of ten Australians believe that scams are becoming more sophisticated and that anyone and everyone can become a victim, however careful they try to be.

In the lead-up to the tabling of the Scam Prevention Framework (SPF) in Parliament and subsequent vote in February, a tremendous amount of background work was done. Policy and Campaign officers with Stephanie reaching out to

Government Ministers, MPs and representatives and giving briefings to crossbench and opposition MPs and advisors. Dozens of online and face-to-face meetings were held. Stephanie Tonkin, CHOICE CEO, Ashley de Silva and Australian Communication Consumer Action Network CEO, Carol Bennett, gave evidence at the Senate Economics Committee meeting in late January. CALC led submissions on the Bill on behalf of the consumer advocacy sector in October and January.

With a May election on the horizon, this work was necessary to ensure that the SPF would be introduced, whoever won the election and whatever the post-election make-up of the Government happened to be.

On 13 February the SPF Bill passed, which Consumer Action welcomed saying it *"fills a gaping hole in the law and, in time should protect many Australians from falling victim to the scourge of scams..."* Still, the legislation that was passed had a gaping hole: thousands of future victims — many of whom will lose everything to sophisticated scams— will have an uphill battle for redress.

"I am happy we finally have a framework to help prevent these terrible crimes," said Stephanie Tonkin, Consumer Action Law Centre CEO. *"But I am disappointed the Bill doesn't explicitly include what we have consistently argued for a simple and fair pathway to provide victims compensation."*



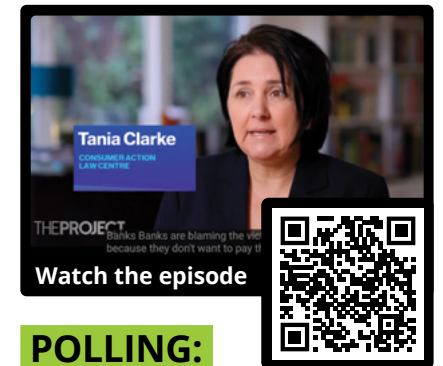
As is well-known, the Albanese Government was re-elected in May with a thumping mandate. The next task was to focus on getting the SPF Bill 'designated' and the codes that guide the practical details of the law written but there was concern over timeframes. The longer the legal framework for the SPF is not in place the more Australians will become victims of ever-sophisticated scams.

Consumer Action's goal continues to be making these laws work best for victims, with a simple path to compensation for those who have been robbed.



Ten key achievements presented at ACCC Consumer Congress

- | | |
|--|---|
| Victims at the heart | <ul style="list-style-type: none"> This has been the most successful part — power of stories to change the direction of law, policy and public sentiment. |
| Narrative shift away from victim blaming | <ul style="list-style-type: none"> Scams are now accepted to be sophisticated, committed by well-resourced criminals. |
| Taking victim stories to power | <ul style="list-style-type: none"> Canberra trip, meetings with MPs, Treasury consultations — letting victims' lead. |
| National media across all outlets joined our campaign | <ul style="list-style-type: none"> Waleed Aly published supportive opinion pieces, News.com's campaign for reimbursement <i>People not Profits</i>, AFR, The Age and Herald opinion pieces and stories. |
| Banks now taking this very seriously | <ul style="list-style-type: none"> Scam Safe Accord e.g. confirmation of payee, biometrics to open accounts, blocking crypto coming in this year — reductions in scam losses in the hundreds of \$millions in past 18 months. We have all seen the changes, warnings, friction when making online transactions, awareness campaigns etc. |
| Ecosystem approach to Scam Prevention Framework (SPF) | <ul style="list-style-type: none"> SPF has introduced obligations on Telcos and Digital platforms in addition to banks, to prevent and disrupt scams unlike most other jurisdictions. Receiving banks have responsibility — two years ago we were talking about how this is a huge gap, that will be filled when Government designates sectors. |
| Engaged with all political parties and interests | <ul style="list-style-type: none"> Impact of the Teals — establishing the Parliamentary friendship group for scams protection = we have been able to share information, provide evidence to decision-makers — evident on the floor of Parliament in speeches and influenced final senate inquiry — led to amendments in the SPF. |
| ASIC enforcement action against HSBC | <ul style="list-style-type: none"> See separate story on Page 19. |
| Collaboration the Key | <ul style="list-style-type: none"> Keeping a unified and effective campaign group |
| Victim empowerment | <ul style="list-style-type: none"> Scam Victims Alliance established |



POLLING:

Banks slammed for inadequate response to scammers

National polling from *Essential Research* revealed facts about what Australians think about scams and banks. Consumer Action hit the media airwaves to comment with Channel TEN's *The Project* broadcasting scam stories every night of the week 22 July.



Sylvie shares her story for ACCC Scams Awareness Week

Our client Sylvie was robbed by crooks posing as 'Telstra/NBN technicians' who called and said she needed to download AnyDesk software to 'complete her upgrade'. Later that day, she realised they had broken into her account to steal her life savings. We helped Sylvie tell her story to warn others and advocate for change. Her story was printed in the *Australian Financial Review* and *News.com* publications. She also went into ABC 774 studios to answer questions from callers about scams. In August 2024, Sylvie featured in an ACCC video as part of Scam Awareness Week under the theme *'Share a story, stop a scam'*.

KNOCK KNOCK

Our 'Deso' super complaint targets unsolicited and lead generation

It was good news in July 2024 when Consumer Action Law Centre, along with CHOICE and the Council of Small Business Organisations Australia (COSBOA), were chosen by the Federal Government as the first 'designated' complainants.

The announcement was the fulfilment of an Albanese Government election promise and a big deal, giving the 'complainants' a new and powerful tool to present a systemic problem experienced by consumers to the Australian Competition and Consumer Commission (ACCC), which is then required to consider and publicly respond to the complaint within 90 days.

With so many urgent consumer issues to choose from, the question for us was which issue would be the best to pick? A 'Deso' working group was formed comprising members from every Consumer Action team, and after much discussion we landed on unsolicited selling, together with

lead generation practices, issues that have been reported on our frontlines for decades.

We commissioned a survey in January 2025 conducted by the Consumer Policy Research Centre which found that 63% of regional Australians had had a salesperson cold call them and 44% had been door-knocked in the last year. 40% of respondents felt pressured to buy something and 26% pressured to hand over personal information.

Today, we are hearing about the door-to-door selling and telemarketing of many items, most notably solar panels, while in the past it was encyclopedias and educational software. Unsolicited selling is an ongoing systemic issue that impacts thousands of families, causes spiralling debt and real harm, especially to those living in vulnerable circumstances.

What is so insidious about unsolicited sales is that they usually happen out of sight, and often in regional areas. We see multiple cases of unscrupulous sales agents who are taking advantage of this limited oversight to engage in high-pressure sales, pushing people into buying products and services they either don't need, or can't afford.

We submitted our complaint — the very first one — to the ACCC in April, recommending that the next Government legislate a complete ban on unsolicited selling under Australian Consumer Law, along with much tighter regulation of lead generation practices that circumvent the limited unsolicited selling protections. On 17 June 2025, the ACCC responded to our complaint, publicly stating they would undertake a national in-depth review of unsolicited selling and lead generation to critically examine the issues raised in our complaint, including the impact on vulnerable consumers.



OPINION by Stephanie Tonkin

This article first appeared in *The Herald Sun* on 29 June 2025

Will the first ever 'super complaint' stop the scourge of door-knock selling?

In late June, the nation's economy-wide regulator, the Australian Competition and Consumer Commission (ACCC), gave its answer to the country's very first 'super complaint' submitted by Consumer Action under new powers brought in by the Albanese Government.

In our super complaint, we asked for a complete ban on unsolicited selling, the high-pressure sales practice of doorknocking (and cold-calling) when a spruiker flogs goods or services the 'buyer' generally neither wants nor needs — and in many cases, can't afford. We also asked the ACCC to investigate 'lead generation' tactics, to how they are tied up in these sales.

This form of selling has a very long history. Decades ago, it was encyclopedias or expensive cooking machines for sale, but now its pricey white goods, solar panels and batteries that are offered. In addition, new forms of 'lead-generation' mean a person might click on a link and enter their details, inadvertently giving their address to door-to-door sellers or phone number to a cold-caller.

We want unsolicited selling banned, but if the ACCC wasn't prepared to make that recommendation to Government immediately, our super complaint called for further scrutiny of the practice and the far-reaching harms it causes.

And the ACCC has agreed to conduct a detailed, national review of unsolicited selling and lead generation, including the harms these practices are causing. The consultation is now open, and public submissions are due by 31 July.

I am thrilled by this decision as it is the most promising development in this campaign to date, a campaign that has been going for more than 20 years to get a total ban. Unwelcome, dishonest and intimidating selling, lead generation, and their harms, are now under the spotlight for lawmakers to take notice and act. I think this shows the dynamic power of the new super-complaint process in action. This is a real win for Australia's consumers.

We now have a once-in-a-generation opportunity to finally stop this practice. In the last week, speaking on the radio in Victoria and all over the country about this issue, I have been astonished by the number of people who call in to tell their stories of being ripped off and swindled in their homes.

I asked those callers to tell their stories to the review, and I urge you to tell your stories too, just by write an email to the ACCC. The more evidence we have of the harms, the more likely the regulator and Government will support our call and ban unsolicited selling, once and for all.



'Like a lamb to the slaughter' why doorknock selling should be banned

Christine clicked on a Facebook site promising a solar deal with government rebates she could not refuse. Then a salesperson arrived at her Gippsland door, and sold her solar panels she neither wanted, nor could afford.

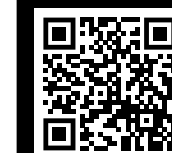
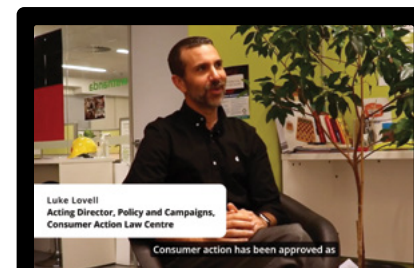
"I was like a lamb to the slaughter... I'm kicking myself that I let the man in the front door," Christine says.



consumer action law centre



Read the Designated Complaint: Unsolicited Selling



Watch the video to learn more

Money Yarns, Stronger Futures:

Ground-breaking Report highlights Financial Challenges for First Nations People and drives our policy focus through 2024-25

Launched in July of 2024 *Money Yarns, Stronger Futures* was an incredible success, with over 200 guests registering, 105 attending online and 81 views of the launch online.

This groundbreaking report was co-authored with the Victorian Aboriginal Legal Service as part of our highly successful Integrated Practice Partnership which is funded by Department of Justice and Community Safety. The report delves into the experiences of First Nations consumers across Victoria and amplifies the voices of a number of First Nations people who shared their personal experiences; allowing us to shed light on the individual challenges First Nations consumers face in achieving financial prosperity.

Money Yarns, Stronger Futures offered bold recommendations for both government and industry, as well as outlined a number of actions for CALC to take internally. These recommendations aim to break the persistent cycles of unmet needs and achieve outcomes that will contribute to closing the financial prosperity gap over time.

Our First Nations Policy and Project Manager, Shelley Hartle, has been working to drive the progress of the report's recommendations since its launch and has continued to achieve excellent outcomes. Some of these are outlined opposite (for more detail on CALC's internal progress towards reconciliation and cultural safety see page 25).



Winyinnar Mendez Williams the First Nations Project and Policy Officer with Uncle Rod Jackson

RECOMMENDATIONS

Amplify First Nations Voices to design culturally safe solutions & prevent harm to First Nations people caused by faulty used cars sales

In November 2024, Shelley received funding approval from the Victorian Legal Services Board + Commissioner for the No More Gammin Cars Project. This is a First Nations led project which will see culturally safe reformed policy solutions to the Lemon Cars issue, co-designed by First Nations communities, regulators and decision makers. A key deliverable from this project will also be a best-practice guide which will speak directly to our sector in how to effectively amplify First Nations voices in the design of policy reforms.

In early 2025 Consumer Action welcomed Winyinnar Mendez Williams as the First Nations Project and Policy Officer and together with Shelley, the Project Team has hit the ground running building strong project foundations — engaging with stakeholders and developing culturally safe processes and systems. There has already been significant interest in this project from across the consumer advocacy sector, Victorian and National regulators, Victorian Aboriginal Community Controlled Organisations (ACCOs) and Community Legal Centre's (CLCs) VIC-wide. All of whom will be critical in ensuring No More Gammin Cars meets its core principles of effective co-design.

Shelley Hartle also presented to National Indigenous Consumer Strategy (NICS) Annual Meeting, chaired by the ACCC, in February 2025 on the project plan, outcomes and key principles (see image — with thanks to Nicole Thomas — opposite page).

Increase First Nations People's access to the No Interest Loans Scheme (NILS)

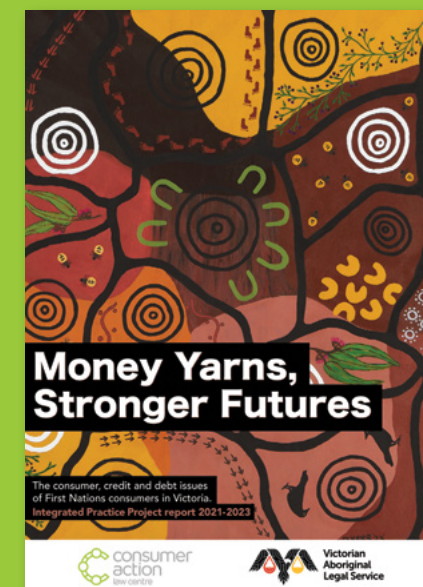
We were incredibly pleased to have Good Shepherd reach out to us after the Money Yarns report launch, with a request to connect and discuss the recommendation and ways we might be able to work together to achieve it.

The team at Good Shepherd were committed to taking on board the findings of the report and have been working to review the intake and application processes, make improvements that improve accessibility and cultural safety for First Nations People.

We look forward to continuing to work with the team to facilitate the uptake of ACCOs administering NILS applications across Victoria, as well as partnering through the No More Gammin Cars Project to consider whether the Nils4Vehicles program can be better utilised in order to support the purchasing of good value vehicles only.

Reforming the pawnbroking industry

Our call for an independent public enquiry public inquiry into the Australian pawnbroking industry and the harms it is causing to First Nations consumers continues. Stephanie Tonkin, CEO, has spoken about the harms caused to people experiencing vulnerability by pawn-loans at numerous conferences and events.



A full list of the recommendations can be found here in the report.

Make Centrepay safe for First Nations people

Throughout 2024 and 2025 we have continued to collaborate with Services Australia and First Nations and consumer advocates nationally, as part of the Centrepay Peak Advisory group, achieving a complete reform of the Centrepay system which was announced by Minister Shorten in late 2024 and will be fully implemented by 3 November 2025

The reforms — aimed at returning Centrepay to its original purpose of a voluntary regular payment for essential bills and services — have been co-designed with the consumer at the centre, will see high risk services removed from the scheme and will also ensure strengthened compliance activity to ensure predatory businesses can no longer set up never ending payment plans out of a persons social security income.



Media Highlights

Media Activity for 2024-25

5,612 
stories appeared in syndicated media on CALC campaigns

 **28** CALC clients appeared in syndicated media

50 
media releases

2,156  posts

386  posts

327  posts

83  posts

From July 1, 2024, to June 30, 2025, the Consumer Action Law Centre's media presence was very strong particularly in the area of scams which was a key focus of our public advocacy efforts this year.

More than a dozen brave clients who had lost life-changing sums, came forward to tell their stories — often repeatedly — and this made all the difference in getting cut-through and reaching the desk of decision-makers. Channel Ten's The Project ran a series of nightly broadcasts on scams in July 2024 and host Waleed Ali penned powerful opinion pieces in support of our campaign. Additionally, we engaged metropolitan and regional radio media to call for stronger laws and fairness for victims.

In April, our designated complaint targeting unsolicited sales focused on the experience of Christine and received extraordinary media coverage, including multi-platform broadcasts on the ABC and an opinion piece by Stephanie in the Herald Sun.

WIN Victorian Energy Upgrades program: Doorknock sales and cold-call marketing BANNED!

Consumer Action Law Centre campaigned long and hard for a ban on door-to-door sales in Victoria for businesses that are part of the Victorian Energy Upgrades (VEU) program and to our delight a ban came into effect in August 2024. This measure was in addition to a ban on 'cold call' telemarketing that commenced in May 2024. Both these measures were useful precursors to

our call later for a complete ban on unsolicited selling in our designated 'super' complaint (see separate 'Deso' story p10-11).

"It's great to see the Victorian Government listened to the submissions and evidence we provided and is implementing a ban on unsolicited sales," said Consumer Action Law Centre CEO, Stephanie Tonkin in a media release.

"It's important for people to be able to transition their home to renewable energy, and we support the VEU program's crucial role in making sure that consumers can rely on these products being safe, fair and fit for their needs," Ms Tonkin said.

The bans will drive trust in the VEU program and limit harmful sales practices.



Lemon surprise! Automax finally driven out of town

Over the past 5 years, Consumer Action lawyers have helped dozens of consumers sold a lemon car by second-hand car dealer Automax. Trevor and Michelle's son Nicolas took out a loan for a Ute he bought from Automax to get to work. Nicolas almost immediately experienced problems with the car, problems made worse by denials and ghosting from the caryard which caused years of anger, expense and frustration for the family.

The client stories about Automax we heard were all very similar: high-pressure sales and terrible problems with the car. Vehicles with problems not long after being driven from the showroom.

We hit the speed dial for Channel Nine's A Current Affair with lemon cases with the first story appearing back in 2021. Finally, in January 2025, after years of work by the team

including complaints to Consumer Affairs Victoria (CAV), and more stories in the media with and on behalf of our clients, CAV tore-up Automax's license to do business.

"We heard from dozens and dozens of people, on our frontline services, who had been harmed by the practices of this business," Stephanie Tonkin said on A Current Affair.

"I want to say thank you to all the people who came forward and shared their story, and to A Current Affair for shining a light on the conduct of Automax and United, this egregious conduct is finally over."

While this move by CAV doesn't mean the directors of Automax might not phoenix in another form, at least the 'Automax' brand is dead and buried... for now.

"It's just wrong, that a consumer goes out there and purchases from a caryard that is willing to do the wrong thing by you, it's shattering, really."
Trevor and Michelle



Regulating Buy Now Pay Later is a win but wage advance products can and must be included

Consumer advocates from across the sector celebrated as Buy Now Pay Later (BNPL) products were finally regulated on 10 June. This came after close to a decade of incredibly intense and active campaigning by a broad coalition of consumer rights organisations and allies.

Bringing BNPL products under the law was a win, but Consumer Action and our allies saw in the legislation an opportunity to include in its aegis wage advance products too.

Wage advance products are harmful, they encourage people to borrow against their future income to meet their essential living needs, and this can cause serious consequences

when there's no extra money in the next pay cycle, only greater debt. The fees add up very quickly if you're stuck in a cycle of borrowing now to pay more later.

On 10 June, the coalition, including Consumer Action, Way Forward Debt Solutions, Consumer Credit Legal Service, Financial Rights Legal Service, CHOICE, and Financial Counselling Australia congratulated the Albanese Government for passing the BNPL laws and called on it to regulate the proliferation of 'wage advance'.

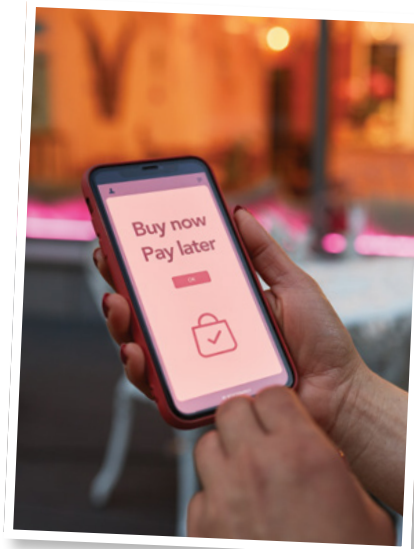
Consumer Action's Stephanie Tonkin said that wage advance products have no obligation to assess a

person's ability to repay the debt, nor to provide financial hardship assistance, so people are ending up in serious trouble.

"We want wage advance brought under the Credit Act as a priority to give people the same consumer protections as BNPL," she said.

"It's taken years for BNPL to be regulated — we can't wait that long again."

The Treasury Laws Amendment (Responsible Buy Now Pay Later and Other Measures) Bill 2024 which regulated BNPL as a 'low-cost credit contract' indicated it could also regulate wage advance.



TELCO MIXED BAG:

Hardship and family violence protections a win but deep concerns remain on Telco self-managed code

For most of 2023-25, Consumer Action led the Fair Call campaign of twenty-two consumer advocacy organisations fighting for better protections for the nation's telco customers. The campaign has now been handed over to be led by telco consumer peak body—the Australian Consumer Communication Action Network (ACCAN).

There were significant wins during the last few years, including the Minister for Communications Michelle Rowland announcing new protections for customers experiencing hardship and domestic and family violence (DFV), as well as tougher new measures increasing the Australian Communications and Media Authority (ACMA) power to punish poor conduct by telcos towards their customers.

Despite these wins, deep concerns remained that the changes announced had still not gone far enough. In March, the Coalition took the initiative and wrote to ACMA urging it to refuse to register the Telecommunications Consumer Protections (TCP) Code and instead support direct regulation across Australia's telco industry.

Stephanie Tonkin said that the Coalition had been pushed to make this urgent call because the telco industry's self-regulating Code had 'manifestly failed' to protect consumers, especially those who are in vulnerable situations. *"It is out of step with community expectations and other essential services sectors like energy,"* she said.

"The time has come to turn the page on the Code," Ms Tonkin explained. The steps the Government has taken in strengthening the ACMA's enforcement ability to punish

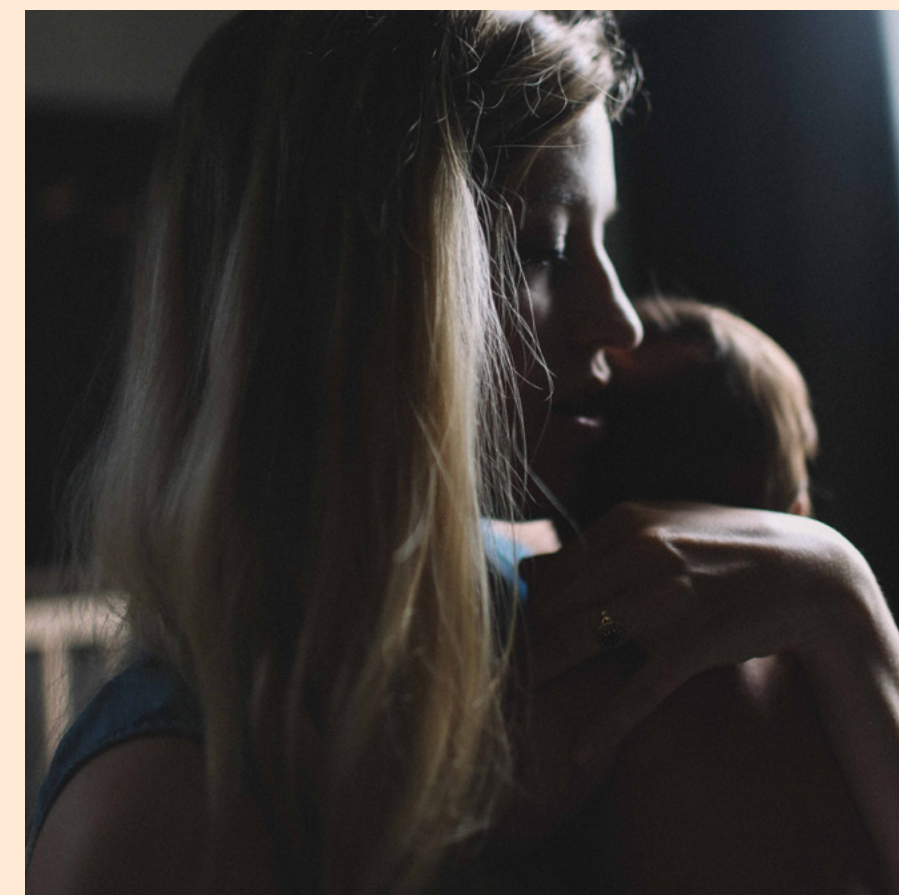
poor conduct by telcos towards their customers and introducing enforceable standards covering protections for people experiencing financial hardship, and domestic and family violence are welcomed, but these measures had not stemmed customer complaints and harm.

"We continue to hear from callers to our frontlines of egregious examples of telco mis-selling due to poor sales practices and credit assessment requirements. The low standard of consumer protections in many areas of the Code has not changed and its time this Code was thrown in the bin and direct regulation implemented," she said.

"Without fundamentally changing the Code to introduce appropriate community safeguards and overriding the influence that the telco industry has under the Telecommunications Act's co-regulatory model, the Code will never meet the standard expected for the ACMA to register it."

"Telecommunications are an essential service and need to be regulated as such. The community expects telcos to put customers — particularly those in vulnerable situations — first."

Although Consumer Action's work leading the Fair Call Coalition has ended, it remains a staunch supporter and member of the Fair Call Coalition.





Our Pawnbroking Class Action: The work continues

Our class action in the Federal Court of Australia against pawnbroker, Taylors Business Pty Ltd, moved closer to a resolution this year, but there is still much to do.

The pawnbroker, Taylors Business was unwilling to agree on a settlement to get goods returned to their owners. Unfortunately, it would therefore require further legal processes to try and resolve the dispute.

In November 2024 Taylors' lawyers filed a notice that they ceased acting. This meant that in every hearing from now on, Taylors would need to seek permission for the company to be represented by its Director, Mr Graeme Grainger.

In December 2024 Taylors vacated the pawnbroking shop, leaving the pawned goods that are the subject of the class action inside. Upon receiving this news, On 19 December CALC got freezing orders from the Court, preventing Taylors from disposing of any more of its assets.

We requested the Court have a hearing to consider some of the key questions in the matter. At this hearing on limited questions In April 2025 we asked the Court to determine whether Taylors was in fact registered to operate as a pawnbroker at the relevant times and if so, what affect this has on its capacity to enter into pawnbroking contracts with its customers. Taylors did not attend the hearing. The Judge heard our arguments and reserved their decision.

In May 2025 CALC discovered the landlord of the shop was moving the pawned goods into storage containers in order to prepare the shop for re-letting. In June 2025 CALC applied to amend its pleadings to include a claim that Taylors had abandoned the pawned goods that are the subject of the class action.

In July 2025 CALC filed an application for default judgment as Taylors had not filed a defence to the abandonment claim.

CALC is currently preparing to return three shipping containers full of pawned goods being kept in storage to Group Members-this is a detailed and time-consuming task. We look forward to eventually being able to return as many of the pawned goods as possible back to the owners.



WIN: ASIC sues HSBC Bank for failure to protect customers from scams

After months of advocacy by Consumer Action and big shout outs in the media alerting the public, the Australian Securities and Investment Commission (ASIC) took strong enforcement action announcing in December that is suing HSBC Bank for 'widespread failures to act honestly, efficiently and fairly' and protect hundreds of its customers from scams.

Consumer Action CEO Stephanie Tonkin said in a media release that she was delighted by the news of ASIC's action as it sends a 'clear and important signal' to all banks about how they should deal with their customers who have been the target of sophisticated scams.

In 2024 the ACCC reported that Australians lost a mind-boggling \$2 billion to scams on top of \$2.74 billion the year before. As banks only compensate a paltry 5% of their losses, it is everyday bank customers who are footing this devastating bill.

Ms Tonkin said ASIC's action reaffirmed why it was so important to get the Government's Scams Bill right, and why it needs to put fast and simple redress for victims front and centre of the legislation.

"The message this ASIC action underscores is that we need clear, effective laws in place to force banks to do the right thing for their customers and to invest in really effective anti-scam technologies," she said.

Ms Tonkin said Consumer Action strongly supports ASIC calling out HSBC for its egregious behaviour and urges the regulator to investigate and point out the infractions of other banks.

"The stories we heard from the HSBC victims who contacted us were heart-breaking, they were shamed by their bank and denied support when they reached out for help."

"Many lost life-changing amounts and then had to take on an adversarial HSBC which fought them tooth and nail. The cases were strikingly similar, HSBC was on notice of the scam and should have stopped the losses far sooner," she said.



'Trust us' says the insurance industry: 'Prove it' we say

Throughout the year, we worked closely with our sector colleagues, Financial Counselling Australia and Financial Rights Legal Centre; to keep the insurance industry in check ensuring they deal with customers fairly, especially those who need help the most. The 2022 floods had revealed a systemic breakdown in the way the industry interacted with customers and processed claims, it has to rebuild trust.

In March we welcomed the Insurance Council of Australia's Industry Action Plan and said that for it to rebuild public confidence the

plan and improvements in the Code of Practice needed to be backed by concrete enforcement measures.

In May, the Insurance Council said it will include its Code of Practice in contracts with customers. *"We're pleased that the industry has committed to incorporating the Code in customer contracts,"* said Rose Bruce-Smith, Senior Policy Officer in a media release. But *"it's essential that this step forward doesn't come at the expense of any consumer protections... we can't delay uplifts to consumer protections while natural disasters cause major insurance claims with increasing frequency,"* she said.



Worker professional development training

What we delivered

Participants:
735+

Training sessions:
50

Topics:
30+

In person:
22

Online:
28

In 2024-2025, Consumer Action Law Centre delivered over 50 training sessions to more than 735 participants, including community lawyers, financial counsellors, students, and community workers. Twenty-eight sessions were online and 22 in-person, covering topics such as scams, disaster insurance, NDIS and consumer law, financial abuse, mortgage hardship, and unfair contract terms, equipping the sector to better support clients on their consumer rights.

CALC partnered with Financial Counselling Victoria to provide updated, issue-focused professional development training for financial counsellors across the state. We also partnered with iCan Learn to deliver consumer and credit law training to Diploma of Financial Counselling students nationally.

Sessions were enriched by co-facilitation with sector experts, including:

- Matthew Marten (Mortgage Stress Victoria) on mortgage stress and guarantors
- Deb Fisher & Sara Reid (Hume Riverina CLC) on disaster insurance
- Kellie Davis (FCVic) on insurance claims and climate disasters
- Meghann Clark (TIO) on telecommunications standards
- Dr Sandy Ross (RIAC) on NDIS & consumer law



"Clear information provided by presenters and case studies created a useful conversation in the breakout room. Provided practical approaches to tackling cases involving NDIS."

– Participant from NDIS and Consumer Law

Feedback praised the expertise of presenters, the clarity of information, and the practical case studies.

"I learnt a lot of more in depth processes to mortgage lending, and the legal process of defaults and repossession of assets. Also what should be considered when submitting a complaint to AFCA and legal appeals."

– Participant from Mortgage Stress Training

"Excellent clear, knowledgeable presenter who was able to adjust his pace in response to the audience and address all questions."

– Participant from Navigating the World of Deception

"Lots of valuable information was provided and it was very clear the lawyers knew their stuff! Breakout rooms were a great way to break down the topics covered and put our heads together with other FC's."

– Participant from Mortgage Stress Training

CALC worker engagement and capacity building



From 8–10 April 2025, CALC's Taylah Alanis (Senior Lawyer), Louisa Di Censo (Outcomes & Evaluation Lead) and Sarah Newman (Engagement & Learning Lead) delivered community forums in Mount Beauty and Corryong, plus a clinical training session for Hume Riverina Legal Service staff. Twenty-six residents attended, raising issues around rising

premiums, unclear insurance terms, and post-fire rebuilding restrictions. The Corryong forum, held with Foodshare, explored property damage disputes, floodplain rebuilding, and successful advocacy outcomes. A two-hour clinical session with nine workers addressed complex consumer issues, including exploitative car loans, misleading credit arrangements, and scams.



Consumer Action Law Centre contributed to the development of the Flood Insurance Guide, led by GenWest and Maribyrnong Council in collaboration with insurance, financial, and recovery experts, and the Maribyrnong community. The guide aims to help residents navigate flood insurance and understand their rights. It was inspired by community members affected

by the 2022 Maribyrnong River Flood, who shared their experiences in English and Vietnamese and highlighted the need for clear, accessible information. Covering legal, financial, and recovery advice, mental health support, and practical steps for insurance claims and complaints, the guide is available in English and Vietnamese.



WINS:

Submissions and recommendations mean dollars for Victorian energy consumers

Our work to make the energy market fairer for all Victorians showed real progress this year.

In September 2024, the Essential Services Commission (ESC) announced a large scale package of reforms that will eventually save more than \$40 million every year for the State's energy consumers.

Senior Policy Officer Eirene Tsolidis-Noyce said many of these savings are the result of the ESC adopting some of the recommendations made in our submissions, including the automatic switch to 'best offer' for people experiencing payment difficulty with accrued arrears and not yet receiving assistance from their retailer.

We also recommended that retailers be obligated to check customer entitlements for the best offer/concessions every six months and include contact information for the Energy and Water Ombudsman of Victoria (EWOV) on customer bills.

"We are overwhelmingly supportive of the ESC's decision to introduce landmark reforms to protect Victorian consumers. High legacy prices and retailers' lack of appropriate assistance are causing significant debt for too many Victorians. These reforms will go a long way in supporting Victorian households struggling with the cost of energy," Eirene said.

"I'm especially pleased that the ESC agreed to establish minimum requirements to communicate best offers including an alternative method to switch," she said.

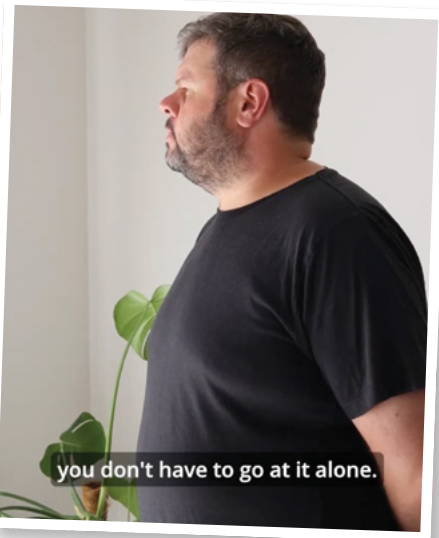
In addition, we recommended the ESC conduct regular audits on retailers' assistance obligations under the payment difficulty framework. In 2025, the ESC announced that compliance with the Payment Difficulty Framework is a key strategic priority for their compliance activities in 2025-26. The ESC also imposed the largest penalty against an energy retailer in Victoria's history in March 2025 when Origin was fined \$17.6 million for failings affecting over 650,000 customers.

Energy affordability

In 2024-25 Consumer Action shared social media tiles, posts and videos around the issue of energy affordability, illustrating its view from callers to the National Debt Helpline. We also heightened our call for the creation of a social tariff for electricity. It was pleasing to see that the ESC shared our position on a social tariff in their final Victorian Default Offer Decision paper of the year for 2024-25.



Watch the video to learn more



“

For people struggling with energy costs, you don't have to go at it alone.

Kane Johnson, Senior Financial Counsellor, Consumer Action Law Centre

”

Next Steps

We are working with First Nations, CALD communities and consumers in vulnerable circumstances to enhance protections in the Energy Retail Code of Practice (ERCOP) Stage 2 Reforms. Nationally, we recommended the establishment of a constantly connected customer class, a position adopted by the Australian Council of Social Services and the First Nations Clean Energy Network among other national bodies, which we will continue to progress through the Energy and Climate Change Ministerial Council Better Energy Customer Experiences review.



A 'Day in the Life' for the whole of Victoria: Bring your Bills Day with the ABC

Financial Counselling Practice has long hosted the 'Day in the Life' program for stakeholders and sector colleagues, including politicians and senior business people. This year was no exception with feedback left by guests revealing their profoundly positive impressions of the work being done by the financial counselling team helping callers.

As the cost-of-living crisis deepened, and an increasing number of Victorians felt its harmful effects, Consumer Action and Financial Counselling Australia joined forces

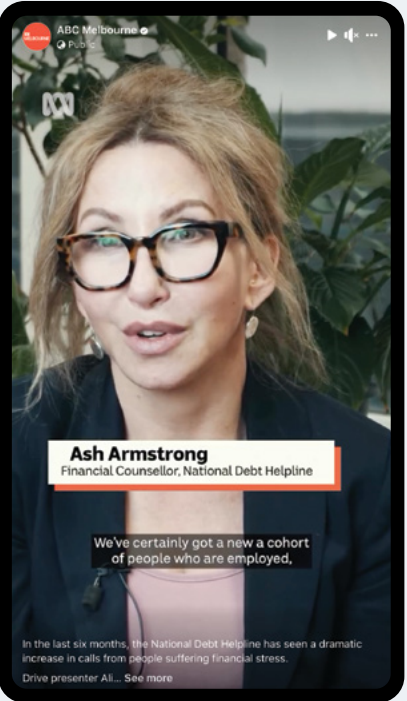
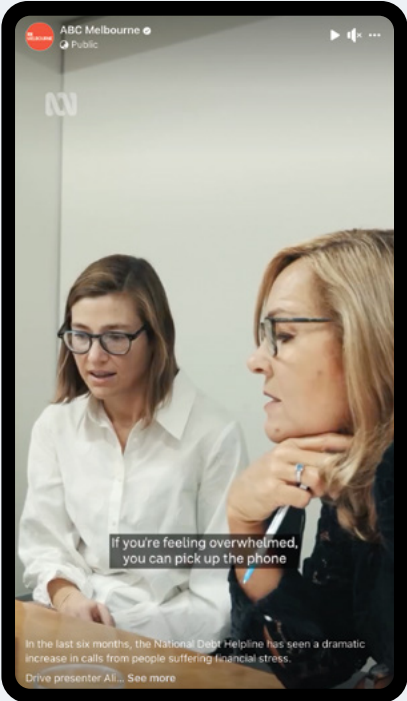
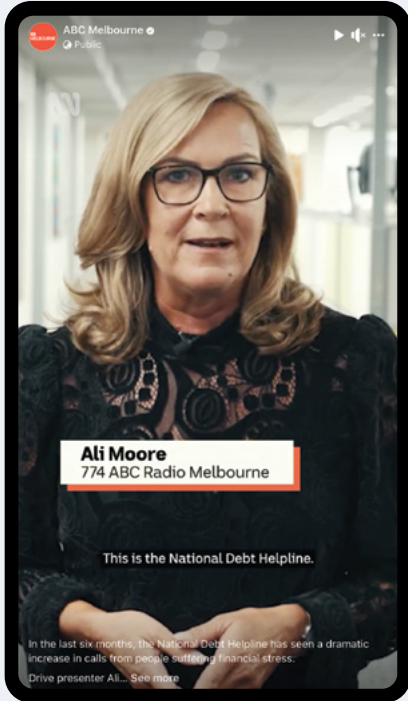
with ABC Radio Melbourne with an idea to showcase financial counselling advice to as many people as possible.

Top ABC radio personalities Raf Epstein and Ali Moore were invited into the office to experience a special 'Day in the Life' which was broadcast as a special Bring your Bills Day on 25 July.

Claire Tacon and Kane Johnson were interviewed by Raf who listened to Kane as he took calls. They explained what we are seeing on the National Debt

Helpline and how a financial counsellor can help. Ali Moore spoke to Katia Sanderson and then listened in to some calls taken by Ash Armstrong. Ali did a short video interview with Ash, which was used to promote the Day across ABC's social platforms.

Many people called in to ask for advice on 'Bring your Bills Day', with Claire in the ABC studio with Scott Pape of Barefoot Investor fame.





Strengthening internal culture

This year, we prepared to say goodbye to Queen Street. Our home for so many impactful moments and looked ahead to a new space designed for connection and collaboration.

We introduced the work on a new Performance & Development Review process to support a culture of growth, reflection, and empowerment. It's designed to:

- Align our work with CALC's strategic vision
- Support continuous learning and cultural safety
- Create a transparent, consistent experience for all staff

Our managers participated in leadership and communication workshops, while staff engaged in Diversity & Inclusion training focused on the LGBTIQ community and Cultural Safety Training developed by Jacqui with support from the Engagement and Learning team.

We thank our staff for their contributions through the Consultation Committee, staff surveys, and team meetings. Your voices shape CALC and make us truly special.

Our social committee organised several events throughout the year to recognise and celebrate diversity and inclusion, such as a cultural lunch for the International Day for the Elimination of Racial Discrimination and an afternoon tea for IDAHOBIT to launch the LGBTIQ Training. They also organised a successful end of year event at the South Melbourne lifesaving club to celebrate CALC's achievements over the year.

We're working hard to make CALC the best place and we're proud of our stable, passionate workforce:

- Headcount grew from 50 to 57, with more joining soon
- Gender diverse workforce: 40 female, 13 male, 4 gender diverse
- First Nations representation increased, with cultural expertise recognised through additional pay
- 14 new staff welcomed, 7 fixed-term roles converted to ongoing
- 5 promotions, 12 reclassifications, and pay aligned 2% above SCHADS (which continues to keep pace with our sector colleagues)

CALC's impact is only possible because of our people. Thank you for bringing your energy, expertise, and heart to everything we do.



Walking together: Strengthening cultural safety at CALC

Between February and March 2025, Consumer Action Law Centre delivered a series of internal Cultural Safety Training sessions designed to deepen staff understanding and practice of cultural safety when engaging with First Nations communities. The sessions were co-designed and facilitated by First Nations Engagement Lead, Jacqui Watkins, and Engagement and Learning Lead, Sarah Newman, creating a safe and reflective learning space for all participants.

Over four groups, staff participated in two linked sessions, each two hours long, with a trial program delivered in January. Participants provided glowing feedback about the training noting the balance of personal storytelling, practical tools, and space for reflection as powerful drivers of learning. Many valued the "safe uncomfortable-ness" the sessions fostered, encouraging honest conversations and self-examination.

The program explored cultural identity, the role of self-reflection in dismantling biases, and strategies

This training created a safe space for honest reflection, respectful conversations, and real change. I feel inspired and empowered to integrate cultural safety into my work and life.

CALC Training Participant

for embedding cultural safety into everyday work. Feedback highlighted the value of hearing lived experiences directly from Jacqui, as well as the interactive formats — such as group discussions, videos, and reflection tools — that allowed participants to connect theory to practice.

While feedback was overwhelmingly positive, challenges emerged. Some participants expressed the desire for longer sessions, though the facilitators balanced time constraints with the emotional intensity of the content. Discussions occasionally extended to broader cultural issues,

which were handled respectfully, while maintaining focus on the central aim — culturally safe engagement with First Nations peoples.

Next steps include delivering sessions for new staff who were unable to attend and updating CALC's 'Best Practice Guide' to better address issues such as racist responses to identity on our frontlines.

By continuing this journey of reflection, listening, and learning, CALC aims to ensure First Nations clients, stakeholders, and staff always feel safe, respected, and valued.





Setting the standard

Strong Foundations building an evidence-driven legal service model

The Strong Foundations project at Consumer Action is working toward building a more sustainable, scalable, and evidence-driven legal service model. The project is a collaborative effort being supported by our Operations, Legal Practice and Engagement and Learning teams. This initiative is rooted in the vision of delivering high-quality, reliable support to consumers and workers while fostering trust and strategic partnerships across the sector and aligning services with our larger strategic goals for creating systemic change. Extensive data gathering and analysis, workshops with staff and leadership, service mapping exercises and client-centred research have clarified priorities, highlighting areas where resources can be optimised for long-term sustainability.

Through Strong Foundations research, we've learned that demand on the Consumer Advice line has gone up by over 700% since 2021.

This huge increase confirms what our legal team already knew from their experiences on the frontlines — there is an insurmountable demand that our organisation is not resourced or designed to match.

We currently meet only a proportion of the demand we see expressed in the frontline phone service. We have learned through this work that aligning our resource-limited services with CALC's strategic priorities is essential for impact. Our Legal Practice must focus on areas where we can make the greatest systemic change, rather than attempting to design for and meet demand. This has led to a major shift in how we define and resource our Consumer Advice service — as a strategic frontline rather than one that meets the extraordinary demand expressed there.

Strong Foundations is focused on ensuring that our Worker Advice service is accessible, responsive, and

aligned with the needs of frontline workers. This work has included shaping service delivery with real-time demand data and direct engagement with frontline workers through listening tours, interviews, shadowing and collaborative design. We designed and launched a pilot resourcing our Worker Advice service based on real-time. By increasing lawyer availability during known peak periods, answer rates rose from approximately 35% to as high as 70%. This data-informed, flexible resourcing model exemplifies our commitment to working smarter — ensuring that services are not only responsive and efficient and also targeted where they can deliver the greatest impact across all service lines. We have set an ambitious target to achieve 80–95% accessibility for worker advice services when we implement the new service model.

The Consumers Federation of Australia Standards Project plays a critical role in ensuring consumer interests are represented on standards committees.

Consumer understanding, knowledge, and advocacy can help shape standards that are inclusive, effective, and globally relevant. Consumer Action Law Centre manages the CFA Standards Project on behalf of CFA.

Our representatives have been recognised both nationally and internationally for their contribution to standards development. This year CFA representative John Furbank was awarded the W.R. Hebblewhite Medal, the highest honour

conferred by Standards Australia, in recognition of his outstanding contributions to standards development and consumer protection over a remarkable 50-year career in standardisation. John's commitment to consumer-focused standards and his lifetime of service is an inspiration across the global standardization community and a lasting legacy for consumers.

This year 31 volunteer CFA Standards Representatives were members of 81 national committees and 9 international ISO/IEC committees. CFA thanks them for their significant achievements, dedication, and hard work over the year. Standard

Australia recognises that consumers are essential to a balanced standards development landscape and provides an annual grant to enable and encourage consistent consumer participation. Thank you, Standards Australia, for your continuing support.

CFA representatives participated in submissions, forums and workshops including Women in Standards, AISA Cybersecurity Conference, National Organics Standards Bill; DISR Critical Technology Standards Knowledge Program, SA Contributor and Nominating Organisations Forums, as well as the ACCC National Consumer Congress.

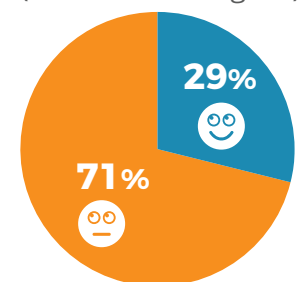
Some impact highlights:

- ✓ CFA representatives were engaged in development of standards around growing consumer concerns such as Quantum technology, Cybersecurity, Energy (producers and consumers), Child safety in the Metaverse, Privacy by design, and Chain of custody.
- ✓ CFA representatives participate in committees covering 15 sectors of the Australian economy from agriculture to waste.
- ✓ Nine CFA representatives were recognised for their long service and impact of their work in standards development.
- ✓ CFA representative Monica Gonzalez accepted into the DISR Critical Technology Program designed to provide insights on the latest developments on technology standards and strengthen participants diplomatic skill set.
- ✓ CFA representative Sarah Wilson appointed Chair of the COPOLCO Mirror Committee on consumer policy (CMC).

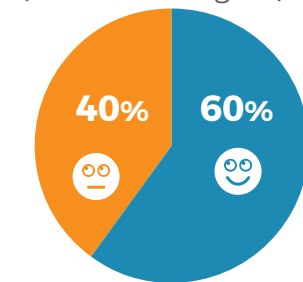


Worker Line Answer Rates 2024 Compared to 2025 Pilot Period

Jan-Nov 2024
(11 month average %)



Feb-Sep 2025
(7 month average %)



● Call answered ● Call not answered



Claire Tacon honoured for ‘outstanding service’ 2024 Virginia Noonan Award winner!

Assistant Director of Financial Counselling Practice, Claire Tacon won the 2024 Virginia Noonan Award. The award was presented by Financial Counselling legend, Virginia Noonan herself at the Financial Counselling Victoria Gala Dinner on 10 October and accepted on behalf of Claire by her team member Kirsty Robson.

Claire was a very popular winner and is well-known and beloved by financial counsellors throughout Australia. Her deep knowledge, kindness and empathy make her a gem to work with. Her win made everyone at Consumer Action very proud.

These are the words of Claire’s speech, spoken by Kirsty:



“Virginia Noonan is an inspiring woman and consumer advocate and a financial counselling trailblazer. Receiving this year’s Virginia Noonan award is an incredible honour. It’s also very much a shared honour; it is my clients and my colleagues at CALC who made it possible. This award is a tribute to the bravery and resilience of every client I’ve assisted over the years and I thank them for trusting me with their stories.

I also want to thank all my colleagues past and present at the Consumer Action Law Centre.

The shared passion to work towards a fairer society — to make life easier for people experiencing vulnerability and disadvantage — really unites everyone at CALC and makes it such an inspiring place to work.

That shared passion is particularly strong in our financial counselling team, which, like everyone in the sector, has been stretched further than ever during this cost-of-living and housing crisis.

My hope for the financial counselling sector is adequate, long-term funding so we can better help all the people who need us and continue the push for a more just and equitable society.

I am proud to receive this award and so proud to be a part of this sector of determined passionate and compassionate advocates!”

Statement of Profit or Loss and Other Comprehensive Income For the Year Ended 30 June 2025

	2025	2024
	\$	\$
Revenue	6,742,015	6,168,730
Other income	403,852	390,188
Employee benefits expense	(6,130,380)	(5,474,238)
Depreciation and amortisation expense	(292,207)	(293,451)
Travel costs	(70,759)	(69,875)
Premises expense	(138,509)	(117,015)
Office overhead expenses	(139,725)	(140,960)
Finance and accounting	(40,926)	(18,665)
Communication	(20,588)	(19,472)
Library resources and subscriptions	(32,868)	(36,178)
Program and planning expenses	(233,261)	(197,274)
Other expenses	(321,189)	(284,441)
Finance costs	(11,129)	(27,713)
(Deficit) for the year	(285,674)	(120,364)
Total comprehensive income	(285,674)	(120,364)

A change in recognition of funds received in advance has led to a deficit recorded for financial year 2024 - 2025, but the funds being allocated to financial year 2025 - 2026 for use in that year.

Statement of Financial Position For the Year Ended 30 June 2025

	2025	2024
	\$	\$
ASSETS		
CURRENT ASSETS		
Cash and cash equivalents	5,027,451	3,772,372
Trade and other receivables	275,455	200,009
Other assets	35,008	28,048
TOTAL CURRENT ASSETS	5,337,914	4,000,429
NON-CURRENT ASSETS		
Right of use assets	22,436	291,664
Property, plant and equipment	83,879	44,917
Intangible assets	-	-
TOTAL NON-CURRENT ASSETS	106,315	336,581
TOTAL ASSETS	5,444,229	4,337,010
LIABILITIES		
CURRENT LIABILITIES		
Trade and other payables	566,986	416,369
Borrowings	24,934	-
Deferred income	1,713,430	450,000
Employee benefits	836,826	588,575
Lease liabilities	28,148	326,794
TOTAL CURRENT LIABILITIES	3,170,324	1,781,738
NON-CURRENT LIABILITIES		
Employee benefits	123,186	90,731
Lease liabilities	-	28,148
TOTAL NON-CURRENT LIABILITIES	123,186	118,879
TOTAL LIABILITIES	3,293,510	1,900,617
NET ASSETS	2,150,719	2,436,393
EQUITY		
Accumulated surplus	2,150,719	2,436,393
TOTAL EQUITY	2,150,719	2,436,393

The complete audited Financial Statement for 2024-25 is here:



Staff

Alexandra Harmer-Ross

Ali Creighton

Allison Stuart

Andrea Haley

Andrew Gale

Anna Meulman

Ash Armstrong

Brigette Rose

Caitlin Watson

Catherine Miller

Chloe Farmer

Claire Tacon

Claude Von Arx

Darcy Hayden

David Hofierka

Eirene Tsolidis Noyce

Farhana Ismail

Fred Funtusoff

Galit Aflalo

Houwaida Ayoub

Jacqueline Watkins

Janette Dyll

Jasmine Dunn

Kane Johnson

Kate McEntee

Katherine Bruce-Smith

Katia Sanderson

Kirsty Robson

Lisa Silvers

Louisa Di Censo

Lucas Rutten

Luke Lovell

Lynda Memery

Maribeth Asher

Mark Pearce

Mary Martin

Matthew Andrea

Mauricio Zambrano

Nhirushni Somasundaram

Nicola Moore

Nufar Gofman

Paul Bowley

Philippa Heir

Rebecca Gale

Regina Godfredson

Rikki Adam

Ross Morley

Sally Jungwirth

Samantha Watson

Sarah Newman

Shae Robbins

Shelley Hartle

Shungu Patsika

Stephanie Tonkin

Stephen Nowicki

Su Robertson

Sumeet Kaur

Susan Hamilton

Tania Clarke

Taylah Alanis

Teresa Gray

Vivian Naiga

Winyinnar Williams

Board

Ciara Sterling

David Berry (Chair)

David Tennant

Philip Cullum

Sarah Leslie

Tehanee Bardolia

Meseret Abbé

Pro Bono Panel

Albert Dinelli

Peter Fary SC

Georgia Douglas

Min Guo

Monique Hardinge

Rebecca Howe

Peter Mann

Philippa Kelly

Meg O’Sullivan SC

Matthew Peckham

Amanda Storey

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

Martin Gill

Matthew Tung

Max Mosher

Monica Gonzales

Murali Nathan

Onn Ben David

Paul Loney

Polly Plowman

Rado Starec

Raphael Grzebieta

Robert Rosewarne

Ronald Somers

Roman Serebrianik

Ruth Barker

With Thanks To

Allens

Amanda Storey

Australian Communications Consumer Action Network

Australian Competition and Consumer Commission

Australian Council of Social Service

Australian Financial Complaints Authority

Australian Government Solicitor

Australian Securities and Investment Commission

Barwon Community Legal Centre

Berrill & Watson

Brimbank Melton Community Legal Centre

Care Financial Counselling

Carolyn Bond

CHOICE

Clayton Utz

Community Legal Centres Australia

Consumer Credit Legal Service WA

Consumer Policy Research Centre

Consumers’ Federation of Australia

Corrs Chambers Westgarth

David Niven

Denis Nelthorpe OAM

Djirra

Economic Abuse Reference Group

Energy and Water Ombudsman Victoria

Energy Consumers Australia

Essential Media

Essential Services Commission

Financial Counselling Australia

Financial Counselling Victoria

Financial Rights Legal Centre

Gadens

Gilbert & Tobin

Gippsland Community Legal Centre

Goulburn Valley Community Legal Centre

Hall & Willcox

Housing for the Aged Action Group

Hume Riverina Community Legal Centre

ICAN

Johnson Winter Slattery

Justice Connect

K&L Gates

Ken Baker (Vision Australia)

Legal Aid NSW

Legal Aid QLD

Loretta O’Neill

Maddocks

Maree McKeown

Maurice Blackburn

Melbourne Law School (Professor Ian Ramsay, Lucie O’Brien, Professor Jeannie Paterson)

Min Guo

Minister for Communications The Hon. Michelle Rowland MP

Minister for Consumer Affairs The Hon. Gabrielle Williams MP

Mob Strong

MoneyMob Talkabout

Mortgage Stress Victoria

Northern Community Legal Centre

Norton Rose Fullbright

Parliamentary Friends of Scams Protection established by The Hon. Monique Ryan MP

Peter Kell

Philippa Kelly

Prashanti Manchkavi (Board Observer)

Redfern Legal Centre

Residents of Retirement Villages Victoria

Rodney Jackson

Rumbalara Football Netball Club

Russell Kennedy

Safe and Equal

Scam Victims Alliance

Social Security Rights Victoria

South Eastern Community Links

Springvale Monash Community Legal Service

Super Consumers Australia

Susan Quinn

Telecommunications Industry Ombudsman

Tenants Victoria

The Hon. Andrew Leigh MP

The Hon. Daniel Mulino MP

The Hon. Stephen Jones MP

The Hon. Nick Staikos MP

The Observership Program

Thriving Communities Partnership

VCOSS

Victoria Law Foundation

Victorian Legal Services Board and Commissioner

Victorian Aboriginal Legal Service

Villamanta Legal Service

Way Forward

WEstjustice

Wotton Kearney

Key Funders/Partners



Victoria State Government

Commonwealth Attorney-General's Department

Consumer Affairs Victoria

Department of Social Services

Energy Consumers Australia

Emergency Response Victoria

Federation of Community Legal Centres

Financial Counselling Australia

Standards Australia

Victoria Legal Aid

Victorian Department of Justice and Community Safety

Victorian Legal Services Board



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