Consumer Action's

# 20 YEAR

Anniversary Edition




























consumer action law centre

# IMPACT REPORT

2025 - 2026

consumer action law centre



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.

## Contents


CEO & Chair 03

Consumer Action's 20 Year Anniversary 04

New Strategic Plan 06

Services We Delivered 07

Feature – Scams Campaign 10

Feature – Lead Generation 14

Empowered Consumers 16

Fairer System 22

Effective Sector 34

Enhanced Systems 37

Financials 39



## STEPHANIE TONKIN

CEO

I am delighted to welcome you to our Impact Report for 2025-26.

This has been a year of tremendous growth and change for Consumer Action, underscored by our move to wonderful new premises on La Trobe Street.

Our organisation, which has grown to more than 60 staff, is now serving more Victorians than ever, and making a bigger and more positive impact on the broader Australian community.

At the beginning of 2026, with the support of our wonderful new Chair, Ciara Sterling and Board our organisation began some deep reflective internal work, in order to build the best foundations for our next three-year strategic plan. The work also involved recommitting and refreshing our organisational values and renewing our policy and campaign priorities, to ensure our growing strength is put to the best and most strategic use for the community we serve.

This is a rare chance to think about future challenges and opportunities, learn from our staff's experience and position ourselves for greater impact. We have made huge progress in the last year, and I want to give a big 'thank you' to everyone who has contributed so enthusiastically!

The many successes and wins described in this report are a fantastic base to build on, as we strive to create a fairer marketplace for all through our new strategy. I'll focus on just a handful.

This was the year our designated complaint, calling for the complete banning of unsolicited sales lead generation practices and closer regulation of lead generation, rattled the cage and gained a national profile. As a result of our complaint, the Australian Competition and Consumer Commission (ACCC) published a devastating review that highlighted how the current regulation is woefully inadequate, routinely ignored and must change. Our complaint has finally brought these dodgy practices into the spotlight and sparked regulatory action and scrutiny. That's a real win.

This year we returned to fully manage the National Debt Helpline (NDH) in Victoria and NDH chat for both Victoria and Queensland. Our financial counsellors stepped up helping 13,451 callers and online chat clients, from 11,285 in 2024-25, a massive increase. The positive impact of our financial counsellors' superb work cannot be underestimated. Read the case studies in this report on how financial counsellors change callers' lives for the better.

In December, we won our class action against pawnbroker Taylors Business in a 'thunderbolt' ruling from the Federal Court. The Court declared 2,150 pawn contracts void and unenforceable, in a judgment that exposed just how broken and ripe for reform the pawnbroking industry is in Australia. I firmly believe that this case, ably led and managed by our legal team and pro-bono counsel, Min Goh and Phillippa Kelly, will be seen as a watershed moment in the fight to introduce protections into our oldest form of fringe credit -pawnbroking.

Getting effective laws in place that stop scams and help victims remains one of our biggest policy goals, and we have worked tirelessly with Treasury and the Minister's office to keep victims at the centre of the Scam Prevention Framework. Scam crime is rising and losses are increasing. In a cost-of-living crisis, we can't accept that ordinary Australians have to bear the weight of more than $2 billion each year in scam theft.

Finally, I would like to give my heartfelt thanks to all Consumer Action staff for their extraordinary commitment to providing an effective human response to those in the community who are doing it tough. They come to work every day, determined to support people who need help, and to make systemic changes that impact millions. I am inspired by this work, and grateful to our partners, funders and community for their continued support and trust in Consumer Action.



## CIARA STERLING

Chair

This is my first report as Chair of Consumer Action and I am pleased and proud to observe the organisation going from strength to strength. It is clear we are a Board and management team that has courage and is determined to raise the bar of marketplace fairness for every Victorian.

As Stephanie writes, it has been a year of extraordinary change and growth. The move to fantastic new premises was a huge task that was done with minimal disruption, and I commend our operations team whose behind-the-scenes work made it all possible. I have watched as the organisation has evolved and gained some excellent new staff in new and existing roles. We are learning new skills, to take on new challenges.

One of the things that has impressed me most is the care and attention Consumer Action pays to the issues that cross our desk. As a Board, always front of mind is the ultimate goal: what will be the *human* impact of this decision, can we effect systemic change, and are we really building a fairer and more equitable marketplace?

It with great pleasure that I present to you this Impact Report for 2025-26 highlighting the breadth and depth of the work we do and the impact we have in the community.

consumer action law centre

# Consumer Action's 20 YEAR Anniversary Celebration




Two hundred friends and supporters of Consumer Action came together on 27 August, for a wonderful night of laughter, memories and reflections. There were speeches from leaders past and present, and special guests Assistant Treasurer Dr Daniel Mulino MP and a video message from Dr Andrew Leigh MP.

Listen to the full speeches here




























## HON. DR DANIEL MULINO MP

Described the evening as "a wonderful opportunity to celebrate all that CALC has achieved over two decades."

"Consumer Action's big wins over the years span the gamut of policy areas, including lead generators and door to door sales, help with debt, junk insurance and scams.

"Markets only work well when there's protection, when the information provided to consumers is clear, when people have trust in markets.

"It's critical we work with organisations like CALC (with) all their wisdom. People often aren't negotiating (with business) on even terms. CALC is a huge contributor to providing people with practical help to make sure they do have power when they interact with the complexity of markets.

"CALC plays a very important role in figuring out, in a practical sense, how regulators actually enforce the rules, day to day."

## HON. DR ANDREW LEIGH MP

"Over time, you've paired legal assistance with financial counselling, policy advocacy with strategic litigation, a combination strong enough to give even the most determined debt collector some pause.

"Your mission is deeply Australian. Aussies value innovation and competition, and we expect our games to be played fairly. For the past two decades, Consumer Action has showed what that looks like in practice.

"Organisations like Consumer Action play a vital role. Government makes the rules, regulators enforce the rules and community advocates bring lived experience into the policy process, and together we lift the standard of the marketplace.

"Thank you for the markets you have improved, and the consumers whose voices you've amplified."

## STEPHANIE TONKIN, CONSUMER ACTION LAW CENTRE, CEO

"We've been standing up for people caught up in business misconduct for 20 years, we're strong campaigners for what's fair and just, we straddle advocacy inside the tent -such as our work on scams- as well as making Australia's very first designated complaint but harking right back to our history on doorknocking and lead generation practices.

"Under Catriona, Carolyn and Gerard's leadership, we earned a respected and powerful seat at the table with decision-makers, and a strong reputation we fiercely protect. With our sector colleagues, we've stopped the debt trap, dumped junk insurance, saved safe lending, saw the growth and impact of dispute resolution schemes, but success has not been achieved by ourselves.

"We are part of an extraordinary movement, the word 'collaboration' doesn't do it justice the way our sector works together. There is a lack of ego, a respect for each other's wisdom, and trust that we are all working for the consumer's best interest."

**Thanks to all our dedicated and passionate staff, past and present.**

# Consumer Action Law Centre Embarks on the Development of a New Strategic Plan

**Consumer Action Law Centre has completed an extensive consulation process that informed the development of our new Strategic Plan that will set our course for the next three years.**

The process began in December 2025 with a Board Strategy Day, progressed to a planning day involving Senior Leaders in January 2026 and culminated with an all staff strategy day in February 2026. As a result of this organisation-wide approach, the strategy has evolved and the priorities were refined.

**Together with our new strategy, Consumer Action will transition to a new look and feel - here is a sneak preview!**




The New Strategic Plan was publicly launched at our 20th birthday celebration in August 2026.

**We look forward to working in collaboration with our our key partners, funding bodies, staff and colleagues to assist us to meet our ambitious goals over the next three years.**

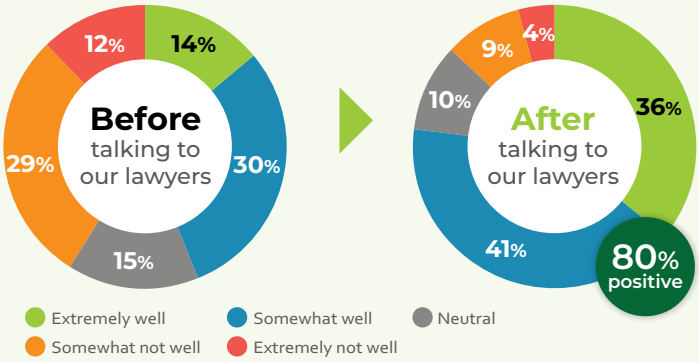
# Services We Delivered in 2025-26

## Consumer Advice Service
delivered in 2025-26

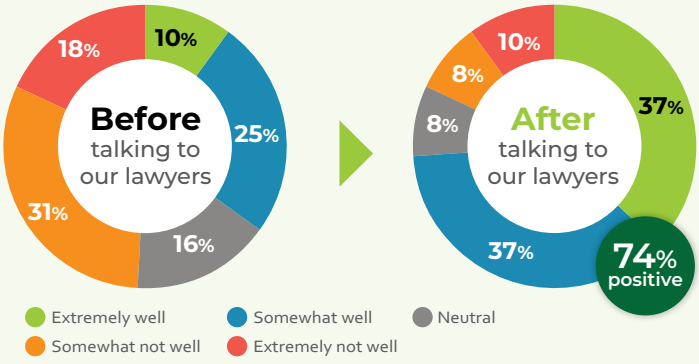
consumer action law centre

**The Legal Practice team delivered over**
**2,656**
**services in 2025-26**

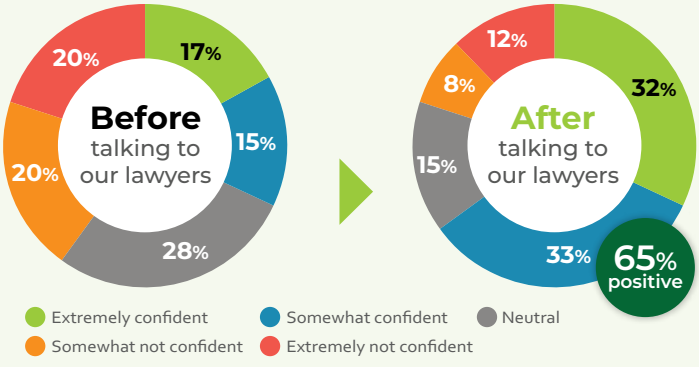
### How well did you understand your rights?



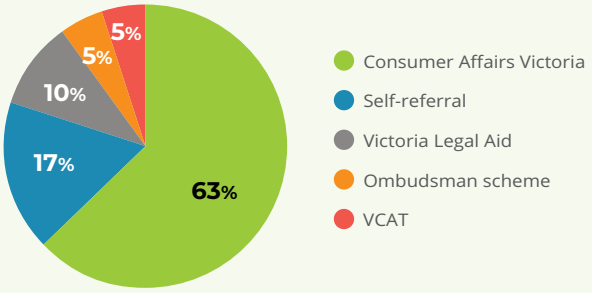

### How well do you understand your options?



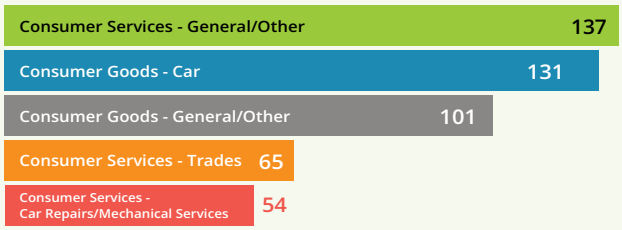

### How confident do you feel about taking action?



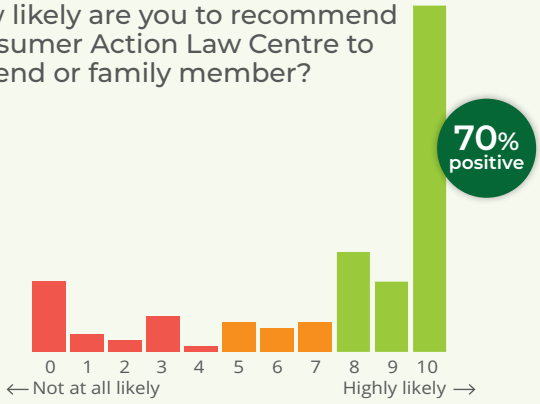

### Referral Source to Consumer Advice Service




### Top 5 Consumer products highlighted




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




*CALC lawyer was friendly, knowledgeable and professional.*

*Good answers, directed me to a solution.*

*It's an extremely comforting feeling to know that, as an individual with limited resources, there is a legal body to assist. I cannot express the gratitude that I feel.*

# Worker Advice Service

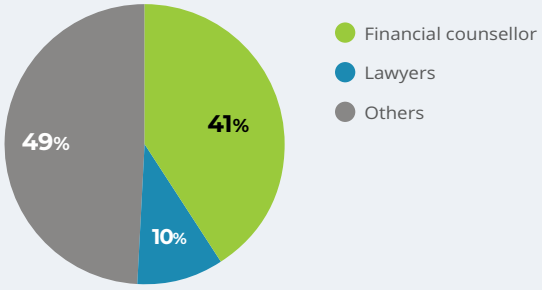
delivered in 2025-26

consumer action law centre

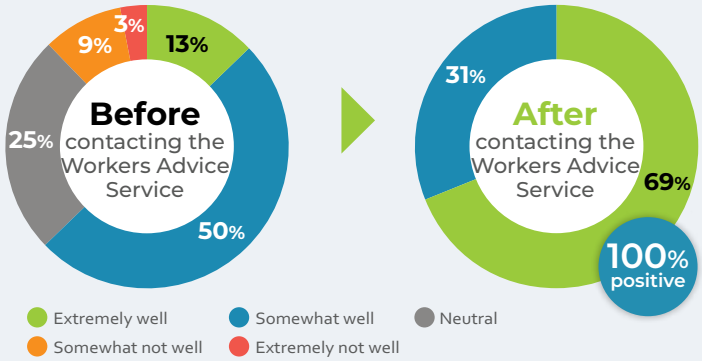
**Workers Advice Line**
**03 9602 3326**
Monday to Friday
10am – 1pm & 2pm - 5pm

**The Legal Practice team provided**
**822** services to workers in the sector

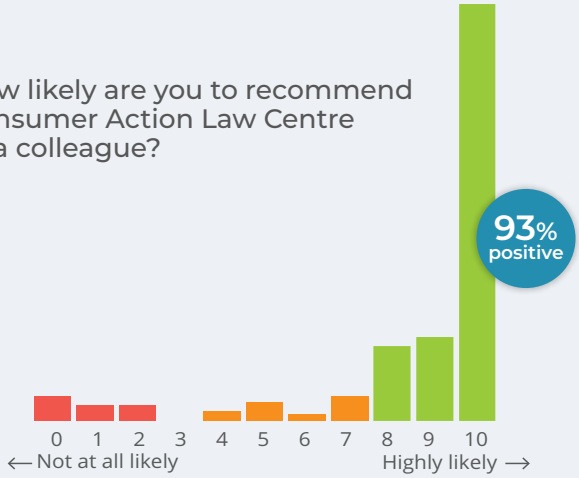
## Professional role of callers to Worker Advice Line



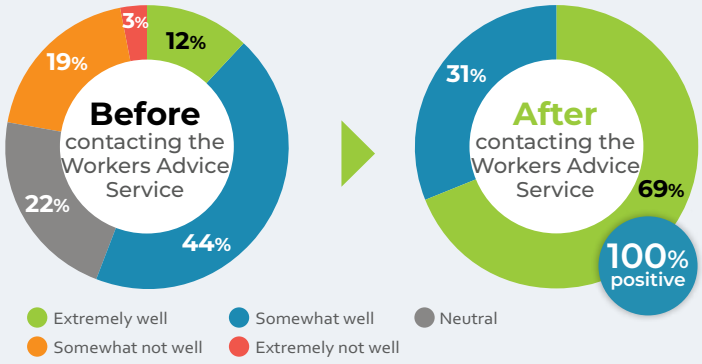

## How well did you understand your rights?



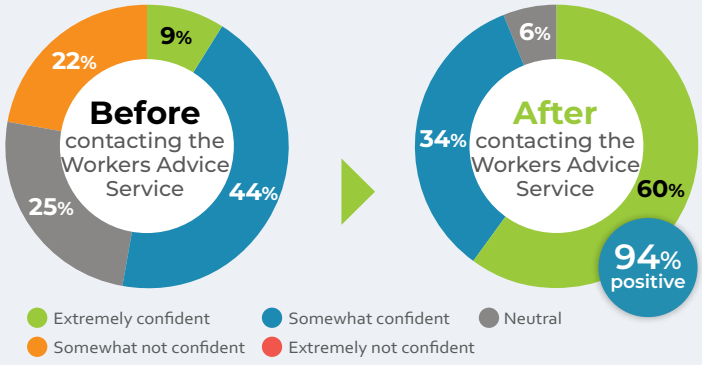

## How likely are you to recommend Consumer Action Law Centre to a colleague?




## How well do you understand your options?




## How confident do you feel about taking action?




*I have been seeking assistance from CALC for a number of years now for various issues. CALC's assistance has been invaluable to me (and my clients) and could not get the outcomes I do without it.*

*It is a great service. I was able to soundcheck my understanding of law, and had a really helpful discussion with your member of staff about legal avenues/strategy.*

*Great outcomes can certainly be achieved when we all work collaboratively. The client would be so very appreciative of all your hard work to obtain this result of some financial ease for her & her children.*

# Financial Counselling Services
delivered in 2025-26

NATIONAL DEBT HELPLINE
1800 007 007
ndh.org.au

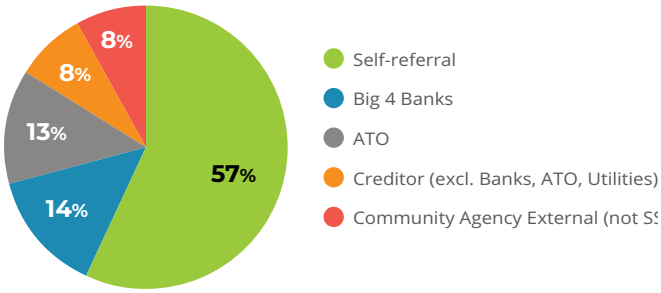
**The Financial Counselling team delivered a total of**

**13,451** **services in 2025-26**

incl. telephone based and on-line chat direct counselling

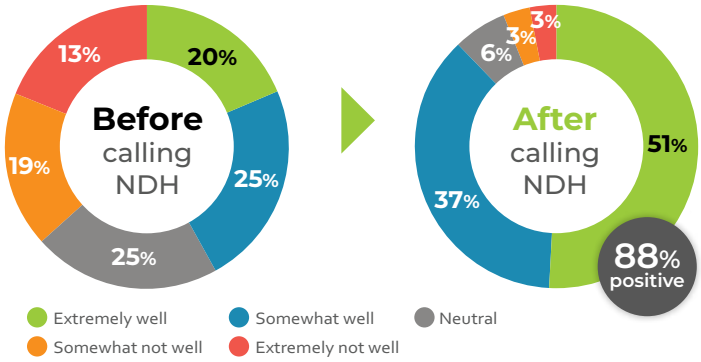
**This is 19% increase from 2024/25,**
noting that Consumer Action began delivering the service across all of Victoria from 1 July 2025.

## Referral source to National Debt Helpline

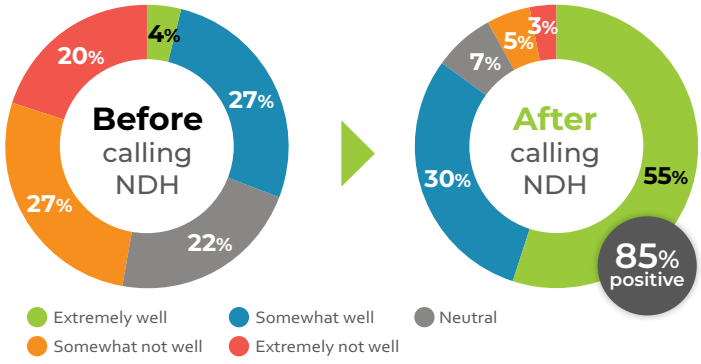



The following survey results relate to the Telephone Counselling Service.

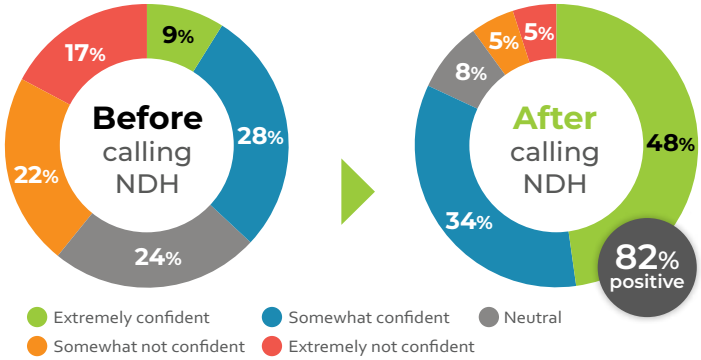
## How well did you understand your rights?



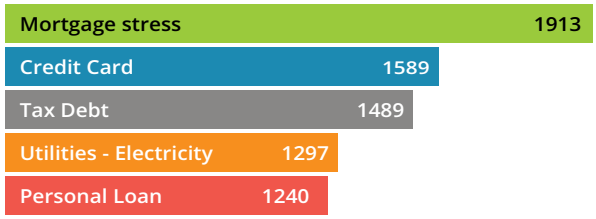

## How well do you understand your options?



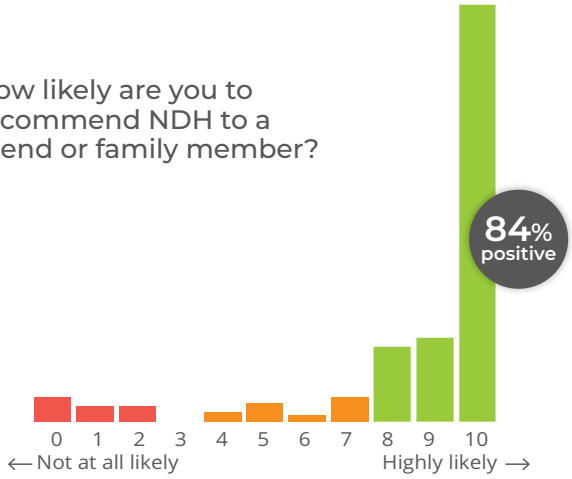

## How confident do you feel about taking action?




## Top 5 Presenting issues




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




***(Financial Counsellor) was very kind, empathetic, supportive and understanding. I could not have wished for a warmer conversation over such a difficult subject.***

***Excellent advice and professional service. Making me feel at ease and confident now.***

***The counsellor assigned to me had exceptional skills. Amazing care and compassion.***




# Scams still a top priority as and scam numbers rise

The scam campaign remained our dominant policy priority in 2025-26. Despite the Scam Prevention Framework (**SPF**) passing Parliament in February 2025, and scam numbers previously appearing to be on a downward trajectory, the creation of complex codes and regulations for a 'world-beating' framework covering multiple platforms and industries wasn't going to be easy, or swift.

Policy staff worked tirelessly on the campaign during the year, pursuing traditional advocacy approaches including several face-to-face meetings with Treasury and the Albanese Government ministers and staff.

As the year progressed, our unease grew as the codes process was delayed, meanwhile scam-crime became more sophisticated and the criminals more successful.

In October 2025 we called (see opinion piece p.13) for the banning of crypto ATMs, a new vector for scam activity focusing on older victims, charging eye-boggling fees and causing massive harms. The evidence was disturbing, with household names like AusPost, BP and IGA, hosting crypto ATMs in-store, bringing an aura of instant credibility to what is a business being used for financial crime.

In November, Treasury finally called for submissions on the draft codes and our policy officers mobilised the sector, working fast to reach the year-end deadline. In the background, data from the ACCC was revealing darker news, scam losses were on the increase reversing previous trends. Our frontlines were hearing of devastating scams, powered by Artificial Intelligence. Hundreds of thousands of Australians were being robbed.

**At the end of March 2026, the ACCC confirmed our worst fears, the National Anti-Scam Centre reported a staggering $2.18 billion had been stolen in scams for calendar year 2025, a 7.8% increase from the year before. With losses at this scale in the midst of a cost-of-living crisis, Consumer Action raised the alarm.**

Stephanie Tonkin, supported by sector colleagues across the country, called publicly for a 'Team Australia' moment, where all industries *"...put victims at the centre of the system, with robust prevention obligations and fair, fast and straightforward access to compensation... Only a united front will shift the dial on the deepening scams crisis,"* she said.

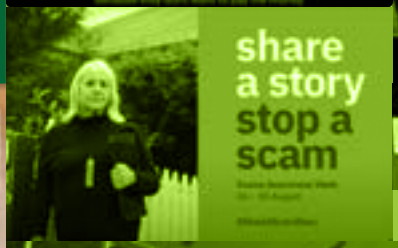
But the wait for codes and regulations to be designated and made effective continued. Then, in May a bombshell, Assistant Treasurer Daniel Mulino announced a nine-month delay for implementation of the SPF until March 2027.

Stephanie Tonkin's disappointment was visceral calling out the delay for hundreds of thousands of Australians who, *"unprotected, will fall victim to financial crime in the coming months and suffer unacceptable harm."*

Scams is one of our flagship campaigns from the last 20 years and signals the rapidly evolving and complex nature of online consumer harms.

















# new laws stall

In June, after raising the alarm about a systemic scam impacting HSBC customers, we welcomed some rare, good news with a $35 million penalty plus costs imposed on HSBC Bank in the Federal Court sending a clear and resounding signal to Australia's banks: they must protect their customers from scams.

The Australian Securities and Investment Commission (**ASIC**) case against HSBC showed that for years the Bank completely failed in its duty of care to protect its customers' money from scammers, inaction which saw millions of dollars stolen by criminals, leading to financial ruin and untold suffering of many.

*"Even worse, HSBC Bank offered robbed customers no support, instead blaming and shaming them and covering up low-ball offers of reimbursement with non-disclosure agreements (**NDAs**),"* Stephanie Tonkin said in a media release.

The Federal Court's scathing remarks and penalty underscored the seriousness of the harm and was a stark warning to other banks.

Ms Tonkin said consumer advocates across the country congratulated ASIC for its bold enforcement proceeding, calling out HSBC for its egregious behaviour, and urged the regulator to investigate and point out the infractions of other banks.

*"Widespread financial crimes are committed via digital platforms, telecommunications services and almost always using banking platforms. At some point major corporations who, unlike consumers, have access to scams intelligence and resources, must invest in protecting their users and customers. This judgment is a very important statement on point,"* Stephanie added.

**As the financial year drew to a close, the HSBC judgement brought Consumer Action once again to the centre of intense media attention for its stance calling for justice for victims of scams. A campaign that will continue until justice is achieved.**



> ***At some point major corporations who, unlike consumers, have access to scams intelligence and resources, must invest in protecting their users and customers.***
>
> Stephanie Tonkin, CEO Consumer Action Law Centre




# Vital behind the scenes work bringing all the players together

The scams campaign had a big public presence at different times during the year through media work with clients, but even more important was our ongoing behind the scenes advocacy, which included submissions, Ministerial Roundtables, consultations with government and industry and high-pressure lobbying trips to Canberra.

At Financial Counselling Australia's annual conference in May we brought together key stakeholders from across the sectors to be designated under the Scam Prevention Framework: banks, telecommunications providers and digital platforms. Each of these sectors plays a critical role in the scam ecosystem: banks manage money risk, telcos manage traffic risk, and digital platforms manage reach and legitimacy of information. The workshop also included representatives from regulators and consumer advocate organisations to explore strategies for scam prevention and response across the lifecycle of a typical scam.

We centred our discussions on three of our client case studies to ensure the collective focus remained on those who had been robbed, the people who should be at the heart of the system. Each client had reached out to us for support and advice as they navigated the devastating financial and psychological impacts of the scam.

The case studies demonstrated clearly that scams do not discriminate, although we know they disproportionately impact more vulnerable groups. They also tip people into long term vulnerability, and some never recover.

We also know that scammers are part of industrialised criminal syndicates, with continually evolving business models that ruthlessly target weaknesses and gaps in networks, processes and regulations. If implemented with care and ambition, the SPF is an opportunity





to tackle this complex and global problem head on, for the benefit of all Australians.

At the workshop each participant was allocated to a table to focus on one case study and explore and record potential strategies that could have prevented the scam or improved the outcome for the client structuring their discussion around the SPF Principles.

**The discussion bore fruit, and some key insights were distilled including the importance of speed and information sharing in catching scams, the need for proactive disruption and detection, and the essential importance of a consumer-centred trauma-informed response.**







An edited version was published in the *Sunday Herald Sun* 9 Nov 2025

**OPINION by Stephanie Tonkin**

# BAN crypto ATMs and end robbery in plain sight

You may have seen a **crypto ATM** sitting in your local post office, fuel station or grocery store. When you begin to notice these note guzzling machines – you see them everywhere and with 1782 country-wide, Australia is now home to the third highest number in the world.

While they might look like just another innocent way to 'invest', what we are hearing from people who call our frontlines is that they are a focal point for serious financial crimes like scams and causing real harm. AUSTRAC CEO Brendan Thomas said crypto ATMs are 'attractive avenues' for criminals looking to launder money, as they are widely accessible and make near-instant and irreversible transfers.

According to AUSTRAC reports, the majority of users of crypto ATMs are over 50 with the 60-70 age group a major cohort.

That's a big red flag as baby boomers represent only 6% of investors in crypto currency in the general population. Why are older Australians using these machines and what for?

AUSTRAC says it suspects Australia's crypto ATMs are rife with money laundering and scams. They usually charge between 15-17 percent per transaction, plus a flat charge of $3-4. They also take in vastly more money than they give out. AUSTRAC has projected that of the $275 million in transactions annually, 99 percent was deposits.

We have assisted victims who have been devastated by crypto ATM scams. They are heartbreaking stories of people carefully groomed and trained over many months, who believe they are 'investing' their life savings, when in reality they are being robbed in broad daylight, and sometimes at their local store.

**There's a simple fix to this problem. Crypto ATMs have no legitimate use case. They must not be allowed to escape scrutiny, and the Government should act immediately to combat the harm they cause – this is low hanging fruit.**






# Lead generators in sharp focus as ASIC launches an investigation

Against the background of our 2025 designated complaint on unsolicited selling and lead generation practices, the Australian Securities and Investment Commission (**ASIC**), announced in February 2026 that it would review and investigate financial advice licensees using lead generation services – the process of identifying someone as a potential sales target, often without the consumer's knowledge.

ASIC's announcement was timely as lead generation has played a significant role in the disastrous collapse of First Guardian and Shield Master Funds where 11,000 Australians lost over $1 billion. First Guardian and Shield collectively paid approximately $105 million to marketers including lead generators -some of them holding financial services licenses, who pressured and referred victims to financial advisors who convinced investors to move their retirement savings into the high-risk funds.

Our campaign to get the practice of lead generation banned brought the topic into focus, and the First Guardian and Shield collapse, has helped force Government to act. Lead generation is opaque in nature and therefore hard to regulate.

Consumer Action brought together experts and thought leaders from across the country for a Lead Generation Roundtable, to develop regulatory solutions.

At the end of June, we published a report *Manufactured Consent: stopping the harm from manipulative lead generation* detailing the complicated practice and its devastating consumer harms.

*"Manipulative lead generation circumvents unsolicited selling laws enabling the high-pressure sales of bad-quality products – from superannuation, solar panels, to education courses, and there are many system levers that can stop it,"* said Eleanor Doran, Consumer Action's Assistant Director, Policy and Campaigns.

**The report calls for banning lead generation in high-risk sectors, the expanding of the Unfair Trading Practices prohibition to cover financial products, holding digital platforms accountable for the lead generation ads hosted on their platforms and strengthening consent and disclosure requirements.**




**Read the Report: Manufactured Consent**


Getting consumers off the hook

## What Carolyn Bond discovered about lead generation

In the wake of our 2025 designated complaint, the first in the country, lead generation and unsolicited selling are in the spotlight. For over 20 years, the scourge of doorknocking and high-pressure sales have been a constant on our frontlines.

Carolyn Bond, Former co-CEO of Consumer Action has been campaigning on the issue of unsolicited selling for decades (see the above article from 1992!).

Most people would run a mile from dodgy lead-gen ads online, not Carolyn! She has been trawling the web for dodgy superannuation advertisements, plugging in her details and then taking note of what happens next.




# Dodgy unsolicited sales nearly cost John his home, but Consumer Action helped him win in the end

John* has challenging health conditions which require help from various support workers. He lives alone in regional Victoria with social security/disability payments as his sole source of income, so he knows the reality of financial hardship.

John and his support workers said that his health conditions make it difficult for him to communicate and process information and his ability to understand legal concepts like contracts, is particularly limited.

His health conditions have affected his independence and legal capacity and without the support of a financial counsellor, John would have already lost his home.

Over several years, John was approached at home multiple times by a sales representative from a home upgrades company. During these visits, the salesperson arrived unsolicited, entering his home without support workers present and selling John thousands of dollars' worth of roller shutter blinds.

Following each occasion of unsolicited contact, the sales representative signed John up to finance agreements with various Buy-Now-Pay-Later entities, but John neither knew, nor understood the high-interest finance contracts he had entered until after the sales. He was under the impression that the government would be financing the roller shutters. The sales representative took advantage of John, multiple times at home, signing him up to unaffordable roller shutter contracts.

**Consumer Action lawyers took on the case, and after going to AFCA against the BNPL businesses, achieved a full waiver of one of the BNPL debts, a refund of all payments made plus compensation for distress and inconvenience. The supplier did not pursue our client for any alleged amounts he owed it.**

**name changed*






2025 saw us formally kick-off the **No More Gammin Cars project** – a two-year, First Nations-led initiative that seeks to understand and address harmful used-car sales practices affecting First Nations consumers across Victoria.

The project recognises that existing consumer protections and complaint pathways do not always provide timely, affordable or culturally safe access to justice. Resolving a faulty-car matter can be complex and costly, and people may face long delays while attempting to obtain repairs, refunds or upholding their consumer rights through VCAT or other legal remedies. For First Nations consumers who are over-represented in our frontline data for these cases, these barriers can be compounded by past and ongoing experiences of discrimination, exclusion and mistrust in legal, financial and regulatory systems.

**This project aims to amplify the voices and lived experience of First Nations people, turning what we hear into reform recommendations which will support the consumer advocacy sector to drive systemic and legislative change in the consumer landscape, in which predatory practices have been allowed to take hold.**

## First Nations leadership and governance

Shelley Hartle, First Nations Policy & Project Manager and Winyinnar Mendez-Williams, First Nations Project and Policy officer make up the project team, guided by CALC's First Nations Advisory Committee which provides cultural and strategic oversight and accountability to Victoria's First Nations communities. This structure ensures that cultural authority and community accountability are embedded in decision-making, rather than treated as an external consultation process.

The project is further supported by a small but mighty working group made up of staff representatives from teams across Consumer Action, including policy and campaigns, legal practice, financial counselling, engagement and learning, and operations. The Victorian Aboriginal Legal Service (VALS) is also represented within the group as a key project partner contributing legal expertise, community connections and advice on culturally safe service pathways. Our enduring partnership with the Victorian Aboriginal Legal Service remains integral to the project's ability to connect community members with appropriate support that might be beyond CALC's scope or capacity.

The First Nations-led working group is grounded in the cultural practice of yarning, and requires a commitment from its members to the core values of respect, empowerment, willingness-mindset and purpose-driven; encouraging members to show up as their unique-selves and bring their varied viewpoints, ideas and specialist skill-sets to the group in order to achieve the best outcomes for community. This working group further creates an enduring organisational benefit for Consumer Action beyond the project - it provides a forum for shared learning, equal voice and practical application of First Nations-led principles across our workstreams. Through this process, the project is strengthening Consumer Action's cultural capability, improving organisational understanding of First Nations Data Sovereignty and encouraging more culturally accountable approaches to future consumer advocacy, legal practice and engagement projects.

## Partnerships and strong foundations

In the first quarter of FY25/26, we excitedly welcomed the First Nations Project Institute, our trusted First Nations consultants. We launched into our partnership with gusto, achieving a significant milestone against the project plan in the development of a comprehensive project methodology which was finalized in Q2.

The methodology provides a strong and culturally grounded framework for delivery, embedding First Nations ways of knowing, being and doing alongside participatory action research, systems thinking and genuine co-design. Rather than treating community members simply as research participants, the methodology positions First Nations people as knowledge holders, co-researchers, decision-makers and the intended beneficiaries of reform.

We were also excited to partner with Tahnee Edwards at Gammin Threads for the graphic design and branding of the project. Tahnee expertly brought the project to life through the development of our logo, icons, and graphics. Empowering us to be bold and clear in our messaging: no more gammin cars!

## Project milestones

Through the end of 2025 and into early 2026 we embarked on numerous meaningful stakeholder and community engagements including a road trip to Bendigo for Djirra's Sisters Day Out and in-person meetings with the local VALS team, local Aboriginal Community Controlled organisations and local Community Legal Centres.

We welcomed the newly elected local member for Melbourne Sarah Witty to our offices, after initially connecting with her and her team at the Victorian Aboriginal Health Service (**VAHS**) NAIDOC BBQ in Preston the year prior. We were also excited to present the project to Minister Staikos' advisors and invite the Minister and his team to standby the Ministers own statements on Treaty by supporting this project which aims to deliver the Treaty outcome of First Nations people leading the design of practical solutions to an issue that deeply impacts them.

In Q3 we launched the inaugural edition of the No More Gammin Cars Newsletter which was incredibly well received, landing in the inboxes of hundreds of interested subscribers including key project stakeholders, regulators, industry and First Nations communities. Both the Australian Securities and Investments Commission (**ASIC**) and Consumer Affairs Victoria (**CAV**) have been very supportive of the projects outcomes and core principles and have indicated their ongoing commitment to engage with the project in the development of culturally safe reforms.

## Data map

Utilising our powerful frontline casework data, we have developed a heat map which identifies both the LGA's with high instances of First Nations people being sold faulty used cars, as well as parts of the country with high First Nations populations but little access to services and supports for a faulty used car case.

We reached out to the local Aboriginal Community Controlled Organisations (**ACCOs**) in the identified hot-spot areas to develop and strengthen critical relationships and trust. We aim to visit the ACCOs in these regional and metropolitan locations, to connect with their local communities and individuals and learn more about their lived experiences of faulty used car sales, car finance and barriers to justice. These on-country sessions would also deliver access to justice options to communities who otherwise might not have these services locally.

**These lived-experiences will guide the development of practical, community-led recommendations that can be taken to government, regulators and the broader consumer sector to inform policy and legislative reform.**

The **No More Gammin Cars** project is designed to create value beyond Consumer Action Law Centre. Its final phase will develop practical guidance for other community legal centres, consumer advocacy organisations and comparable services seeking to undertake First Nations-led co-design. The model will draw on the project's methodology, governance arrangements, cultural safety practices, data sovereignty principles and lessons from delivery. In this way, **No More Gammin Cars has the potential to improve not only consumer outcomes for First Nations people affected by faulty-car sales, but also the broader capacity of the consumer and legal assistance sector to work in more accountable, culturally safe and community-led ways.**

# Other First Nations Impacts

## First Nations Consumer Policy Network

Consumer Action is incredibly proud to be the co-convenors of the newly created First Nations Consumer Policy Network with our sector colleagues Mob Strong Debt Help.

The national network membership currently includes First Nations consumer policy advocates from Financial Counselling Australia, First Nations Foundation, Mob Strong Debt and Consumer Action Law Centre.

The core purpose of the network is to build a strong First Nations policy network across Australia.

The network aims to:

- Collaborate on First Nations policy campaigns and submissions
- Support other members policy campaigns
- Identify policy and advocacy gaps based on the needs of community
- Promote and grow the First Nations Consumer Policy Network membership by encouraging the recruitment and development of other First Nations people in consumer policy roles

## ECHO First Nations Women's leadership program

In November 2025 Shelley Hartle, Dja Dja Wurrung woman and Consumer Actions First Nations Policy and Project manager had the incredible opportunity to attend the Victorian Minister for Women's Elevating Connections, Healing Ourselves (**ECHO**) First Nations women's leadership program.

The ECHO program is highly competitive, receiving hundreds of applications for the 2025 session, and Shelley was one of only 16 women chosen to attend. Shelley says 'this deeply cultural program, held on Dja Dja Wurrung country was both personally and professionally transformative for me and I am excited to bring all that I have learned back to my practice.

## Birrarung Marr First Nations Network

Our First Nations policy team members are also proud members of the Birrarung Marr First Nations network which was created in January of 2025.

Auspiced by Financial Counselling Victoria, the Birrarung Marr network brings together First Nations Financial Counsellors, Financial Capability Workers or associated roles in Victoria. This network provides an opportunity to build connection and community, support each others work, provide a voice to First Nations issues in Victoria and encourage and support more First Nations workers to enter the sector.





# **Bring Your Bills Day:** Engaging with First Nations communities

We were pleased to participate in Bendigo Family and Financial Services **Bring Your Bills Day** in May 2026.

Bring Your Bills Day is designed to support people who are experiencing financial stress or having difficulty with household bills, accounts, fines, or essential services. It's a safe, welcoming, drop in event where clients can speak directly with service providers, ask questions, explore options, and get practical support on the spot.

Bendigo Family and Financial Services is a holistic service which aims to provide emergency relief, financial counselling, help improving financial literacy and offers safe, affordable loans for those most at risk of financial exclusion and disadvantage. They have offices in Bendigo, Shepparton and Cobram.

Over 100 participants included Consumer Action's First Nations Lead and Financial Counsellor who provided essential services and support, not only for the participants, but also the services attending. There was even a celebrity in the mix, Scott Pape, Barefoot Investor!

Bring Your Bills Days are essential events for community to access services face to face that are available all in one space and understanding their rights as consumers. It's also about services building relationships that will benefit consumers and benefit their services.

*"It was so nice to meet and chat with Bendigo's local financial counsellors - they are such a lovely diverse group of talented people wanting to help others as much as they can. We also sat with Arc Justice lawyers and could talk about local issues they are seeing and how we as a sector can work together to push for further change"*






> ***It's so good these days and your services exist, I get bombarded with calls and texts from people trying to get me to pay them money.***
>
> Participant



# WIN 'Thunderbolt' ruling in Federal Court heralds pawnbroking industry reform

In December 2025, Consumer Action Law Centre achieved an important outcome in the Federal Court of Australia against Taylors Business Pty Ltd (**Taylors Business**), a pawnbroker that operated in Delahey, Victoria. The decision followed our class action brought on behalf of 852 people who had pawned goods with Taylors and were unable to get them back after the business closed suddenly in July 2023.

Many of the items involved had deep personal and financial importance. They included jewellery, tools needed for work, and family heirlooms. People came to us quite distressed, after discovering that the shop had closed without notice and that there was no clear way to recover their belongings.

The Court found that Taylors Business repeatedly broke consumer and credit laws. It operated as a pawnbroker without proper registration, engaged in credit activity without holding an Australian Credit Licence, and did not qualify for the pawnbroker exemptions under national credit laws. Because it was unregistered, the business also charged exorbitant unlawful interest, equivalent to around 480 per cent per year, far exceeding the legal limits in Australia.

The Court declared 2,152 unique contracts void and unenforceable, and ordered that $159,903.78 in unlawful interest be refunded to the Group Members.

*"This judgment exposes just how broken the pawnbroking industry is in Australia,"* Stephanie Tonkin said.

*"People who can't access regulated credit products are using pawnbroking businesses without time limits on contracts, facing grossly inadequate licensing laws and uncapped interest – it's one of the clearest examples of a poverty premium and the ruling should trigger urgent national reform,"* she said.

Earlier in the proceedings, the Court also determined that Taylors had abandoned the pawned goods. Taylors Business has since been made insolvent, leaving doubt about the compensation (if any) available to consumers. This has led to a totally unacceptable outcome where Taylors Business may not be held financially responsible for the loss it has caused.

Before taking on this case, Consumer Action had been receiving enquiries from consumers and financial counsellors helping Victorians experiencing problems with pawnbrokers. In many situations, people who could not resolve disputes directly with the business had very few options apart from going to court themselves. For most, that process was way too complex, slow, and expensive to consider.

When Taylors shut its Delahey shop, the volume and severity of enquiries made it clear that coordinated legal action was necessary and we decided to run a class action so that people




could pursue their rights together, rather than each person having to start their own case.

Consumer Action would particularly like to thank barristers, Min Guo and Philippa Kelly for their extraordinary support in this case, without them we would not have had a successful result.

This was a case that lasted nearly three years, and the work involved by CALC and Counsel amounted to approximately $500k in legal and administrative costs. For this reason, no private law firm would have taken it on. **it is no solution to leave the policing of this industry up to a Community Legal Centre. The obvious answer is more robust laws that bring the regulation of the pawnbroking industry in line with other mainstream forms of credit, and a resourced regulator armed with strong laws that can take enforcement action when things go wrong.**

# Over 20 years: **Fringe, payday and pawn lending, the campaign against these dodgy shape-shifters never ends**

Referring to the work carried out by Consumer Action, Justice Bennett said in her judgment of August 2026 of Simpson v Taylors Business Pty Ltd (in Liq) (No 4) [2026] FCA: 1101

*"It is commendable that the solicitors for the Applicant (Consumer Action) have foregone their own entitlement to costs, at least temporarily, to enable the Group Members to recover. They were not forced to do so and I consider it to be in the best traditions of a community legal service that they have proceeded on that basis.*

*"As I have observed above, this matter has involved the management and distribution of thousands of items pawned by various individuals over the Relevant Period. The Applicant and her lawyers have all faced significant challenges: unhappy landlords, an obstructionist business owner and significant logistical difficulties consistent with identifying hundreds of individuals who entered into Pawn Contracts with Taylors in the Relevant Period. Thousands of items have been sold or disposed of. On the material before me, the solicitors themselves have taken it upon themselves to sort goods and to be actively involved in the return of goods in a manner which demonstrates significant commitment to their clients. The Administrator (being CALC) generously accept that it will recover last, permitting its clients to recover funds well ahead of them. It is an approach that is commendable and is in the best interests of those clients.*

*"It is a considerable achievement undertaken by a community legal centre over a number of years and facing, as I have observed, a number of challenges and logistical difficulties. I commend them and their counsel for their efforts in reaching this outcome..."*

> ***The Administrator (being CALC) generously accept that it will recover last, permitting its clients to recover funds well ahead of them. It is an approach that is commendable and is in the best interests of those clients.***
>
> Justice Bennett



# A strident voice for energy consumers in hardship Energy Reforms that make a difference:

# A transformational win for Victorian households

In September 2025, Victorians facing rising bills and mounting energy debt learnt they would soon receive some of the strongest protections in Australia, following landmark reforms we and sector colleagues have long advocated for and announced by the Essential Services Commission (**ESC**). The package of reforms is transformational, and a long awaited breakthrough that will ease financial stress for countless thousands of households.

The reforms form part of the ESC's major review of the Energy Retail Code of Practice and target long standing issues affecting people in payment difficulty. For years, financial counsellors have received calls from families trapped in unsustainable debt cycles, paying higher prices simply because they were struggling to keep up. Now, those harmful practices are set to be challenged and changed.

## Automatic best-offer protection

One of the most significant reforms requires energy retailers to automatically switch customers onto their best offer if they're receiving payment difficulty assistance or have accrued more than $1,000 of arrears for over three months. For the first time, people who are already falling behind will no longer be stuck on overpriced, outdated contracts that quietly drain their budgets.

*"It just makes sense,"* said Financial Counselling Victoria CEO Zyl Hovenga Wauchope in a media release. *"There's little value in being on a payment plan if you're not also receiving the most affordable rate."*

## Higher disconnection threshold: a lifeline for people in hardship

The minimum debt amount before a retailer can begin disconnection has also been increased from $300 to $1,000—a change that will have a real and immediate impact. For families juggling rent, groceries and school costs, this reform means fewer threats, fewer impossible payment plans, and fewer people forced to choose between heating and food.

*"This reform alone will prevent many Victorians from falling into deeper hardship,"* said Consumer Action CEO Stephanie Tonkin. *"At its heart, this is about dignity and fairness."*

## Cracking down on unfair charges

The ESC has also tightened penalties for retailers who fail to meet their obligations or impose so called "loyalty taxes"—charging long term customers more simply because they haven't switched plans. Combined with new protections for concession holders and people paying higher default prices, the reforms are expected to save Victorians an estimated **$27.8 million every year**.

These changes come as major retailers continue to post record profits—over **$1.64 billion** between the top three in the 2023–24 financial year—while many customers struggle to pay off ballooning energy debts.

## A major consumer victory

Consumer Action said the reforms give Victoria *"the strongest energy protections in the country,"* recognising both the ESC and Minister for Energy and Resources Lily D'Ambrosio for pushing forward bold changes when Victorians need them most.

**But the work isn't over as we are calling for strong monitoring and enforcement to ensure retailers comply—and to close remaining gaps in hardship support.**

**Still, this year marks a major step towards an energy system that genuinely supports people, not profits. For households across Victoria, relief is finally on the horizon.**






## Media Activity for 2025-26

There was sustained media interest in our campaigns this year, generated by more social media posts across all channels and more media releases.

One of the standouts this year was the presence of 37 brave clients, who came forward to tell their story online, in print, on TV and radio. Our stable of over a dozen trained spokespeople gives us an edge and bandwidth to comment.

Our designated complaint to the ACCC and subsequent formal review of unsolicited selling received blanket coverage, and stories featuring people we are supporting, who were robbed in scams, received wide national coverage.

**Consumer Action has developed a powerful public voice, backed by evidence, and heard on all major Australian media platforms.**

**2,994** stories appeared in syndicated media on CALC campaigns

**37** CALC clients appeared in syndicated media

**38** media releases

**1,645** X posts

**424** f posts

**387** in posts

**82** posts

# Tackling the cost-of-living crisis: A priority for the 2026 Victorian State Election

Cost-of-living was at the centre of Consumer Action's 'consumer-centric' priorities for the November State Election. Our Election Platform, launched in April, presented a list of concrete proposals to help Victorians in the cost-of-living crisis.

Stephanie Tonkin said it would be the 'bread and butter' issues that would decide the Election outcome.

*"We hear on our frontlines of families skipping meals, delaying medical care, or turning off heating and cooling to save on their growing power bills. The next Government can and should do more,"* she said.

*"The next Government, with the Essential Services Commission, should implement meaningful measures to shift the dial on Victorians' energy poverty as assistance provided under the Utility Relief Grant Scheme is no longer adequate and not available to many who are doing it tough.*

*"I'm calling for the grant to be increased to $4000 to reflect the rising cost of energy and eligibility rules relaxed to ensure more Victorians benefit,"* she said. *"We need to invest in what matters most and protect the Victorians most vulnerable to exploitative businesses, scammers and soaring costs of living."*

**Check out our 'consumer-centric' priorities**




# Debt Vulture shut down after Consumer Action complaint sparks ASIC crackdown

A debt management company accused of preying on people in financial distress was forced to shut down in September 2025, after strong action from the Australian Securities and Investments Commission (**ASIC**) and a complaint lodged by Consumer Action Law Centre on behalf of affected clients.

**Solve My Debt Now**, operated by Bakken Holdings, marketed itself as a service that could negotiate with creditors and reduce unaffordable debts. But Consumer Action and its financial counsellor partners saw a very different reality: people already in hardship were left even worse off.

Consumer Action first raised the alarm publicly in **August 2023**, welcoming ASIC's decision to take legal action. At the time, CEO Stephanie Tonkin described the company as using a *"classic debt vulture model—preying on vulnerable people during a cost of living crisis"*. ASIC's allegations supported this, revealing that Solve My Debt Now achieved meaningful debt reductions for only **5.3% of customers**, despite charging thousands in fees.

For years, desperate clients told Consumer Action they trusted Solve My Debt Now to manage repayments—only to later discover their money hadn't been passed to their creditors. ASIC now alleges the company collected $3.6 million from customers but paid only **$1.1 million** to creditors, with **64% of clients** receiving no payment toward their debts at all.

Following mounting complaints, extensive evidence provided by Consumer Action, and sustained advocacy, ASIC has refused Bakken Holdings a debt management licence. This means Solve My Debt Now must immediately cease operating.

The shutdown is a crucial victory for people doing it tough.

*"Solve My Debt Now targeted people in financial distress and made money out of their misery. They should never have been allowed to operate, and we strongly support ASIC's action."*

Consumer Action continues to urge anyone considering debt management or credit repair services to call the **free National Debt Helpline on 1800 007 007**, where qualified financial counsellors provide safe, independent help—without the risk of falling victim to a debt vulture.









# Cigno finally falls: Rogue lender and its directors lose landmark appeal

One of Australia's most notorious fringe lenders suffered a major and hopefully fatal, blow, with the Full Federal Court dismissing the appeal of Cigno Australia Pty Ltd and finding its Australian directors personally liable for breaching credit laws.

The July 2025 judgment marked a decisive moment in consumer advocates' long-running battle to stop exploitative lending models designed to sidestep consumer protections.

Consumer Action Law Centre, with our sister organisations throughout Australia, has assisted hundreds of people harmed by Cigno over the years, welcomed the ruling as a powerful step toward shutting down harmful lending schemes for good.

The original trial judge found that Cigno, along with its directors **Mark Swanepoel** and **Brenton James Harrison**, deliberately structured its business to avoid the protections in the National Credit Act—leaving financially vulnerable Australians exposed to eye watering fees on tiny loans. The company repeatedly phoenixed into loathsome new entities, continuing to operate despite multiple warnings and enforcement actions.

Consumer Action CEO, **Stephanie Tonkin**, says the court's decision sends a clear warning.

*"Thousands of people across the country suffered real harm because of this rotten company. Holding these directors personally accountable is a huge win. Hopefully this dodgy lender is finally gone for good,"* she said.

*"We congratulate ASIC for taking strong action. This outcome gives justice to people who never had the power to stand up to Cigno on their own.*

*"Further, we were even more delighted when ASIC went back to Court to call for a bigger fine, as Cigno had taken $90 million or more in unlawful fees from vulnerable customers."*

Financial counsellors say the scale of harm was staggering. In some cases, a $60 loan ballooned to $420 of fees within a single day, trapping people in relentless spirals of debt. Directors profited, while customers were left drowning.

Advocates hope this ruling will end the "whack a mole" cycle of fringe lenders reinventing themselves to dodge regulation. The penalty phase now awaits—but for those harmed, the appeal loss alone is a long overdue victory.

**Consumer Action will continue pushing for law reform so that predatory lenders can never again profit from exploiting hardship.**

> ***We congratulate ASIC for taking strong action. This outcome gives justice to people who never had the power to stand up to Cigno on their own.***
>
> Stephanie Tonkin, Consumer Action CEO



# Our sector responds to Productivity Commission Interim Report: Creating a more dynamic and resilient economy

In September, with our sector colleagues from Financial Counselling Australia, Consumer Policy Research Centre and CHOICE, we penned a submission and joined the national conversation about how to build a more productive economy that benefits ALL Australians.

Our goal for this submission was clear in our call for effective regulation that not only protects people from significant and life-altering harm but also moderates distortive information and power imbalances essential for the development and maintenance of trust and confidence in any market.

Importantly we called for regulation that works for everyone and welcomed a conversation about removing duplication and unnecessary complexity. Just as a lack of regulation can result in significant harm, regulatory confusion, gaps and overlaps can also be the source of misconduct and poor practices and act as a barrier, rather than an aid, for anyone trying to prevent or correct harmful outcomes.

In our submission, we say the measure of success for any regulation should be whether it delivers on its intended outcome. A narrow focus on business costs of regulation excludes consumers and other intended beneficiaries of regulation.

## We recommended as a priority:

No reduction in meaningful protections or obligations. Instead, reduce regulatory stock and confusion by focussing on simplification of systems, development of outcomes-focused regulation, and reducing harmful and unnecessary regulatory gaps and overlaps.

Assessments of regulatory success must be grounded in whether the regulation is delivering on its intended outcomes, not just whether a change has reduced costs or administrative burden for business.

Avoid setting quantified targets for regulatory burden reduction based on the volume of obligations or cost to industry. Instead, work with regulators to identify meaningful measurements of holistic regulatory outcomes.

Any Government statements or performance indicators used to guide and assess regulatory reform must explicitly recognise that additional risk should be borne by those with the resources and information to understand and manage it—namely, businesses and government—not individual consumers.

**Read the full submission**

# Binning of the self-regulatory telco code a HUGE win for consumers

Consumer Action along with 22 of our sector colleagues in the Fair Call coalition, have fought for years to have telcos regulated properly, like other essential services.

At the end of March, the Australian Communications and Media Authority (**ACMA**) finally rejected the self-regulated Telecommunications Consumer Protections (**TCP**) code. On hearing the news, Consumer Action CEO, Stephanie Tonkin said the reform was a 'turning point' for telecommunications consumer protections in Australia.

*"Nearly three years ago, Consumer Action led the sector's advocacy to walk away entirely from the code process because it was no longer delivering meaningful accountability or outcomes for the public,"* she said.

*"At last, the telco sector will be subject to clearer rules, stronger oversight, and expectations consistent with other essential industries. This is very good news for consumers and an important step toward restoring trust and fairness in a service that all Australians rely on every day."*

ACMA is using its power under the Telecommunications Act to directly regulate as they have finally determined the code is deficient to protect consumer protections. But getting to this point wasn't an easy journey.

Consumer Action led the Fair Call Coalition until 2024, when the Australian Consumer Communication Action Network (**ACCAN**) took the baton. Many of our policy officers, lawyers and financial counsellors were involved in the campaign, and provided crucial evidence from our clients over the years. We made many submissions and called for the scrapping of the code before the boycott.

In 2020, we launched the ground-breaking report *The Trouble with Telcos* which crystalised widespread discontent and led to more vocal calls for the binning of the TCP Code. Consumer Action Senior Solicitor, Brigette Rose, who was a Senior Policy Officer at the time, wrote the report and is delighted it is still having impact years later.

*"The evidence in the report showed the need for better, modernised regulation of the telco sector to adequately protect people. Without directly enforceable rules developed by the independent regulator, people were being left with unaffordable debt, poor or no financial hardship responses, the stress of unprofessional dispute resolution and disconnections,"* Brigette said. *"I am glad we finally have direct regulation, but it didn't have to take so long."*

**We welcome the leadership of ACMA taking the decision to move to an enforceable standard.**

> ***At last, the telco sector will be subject to clearer rules, stronger oversight, and expectations consistent with other essential industries.***
>
> Stephanie Tonkin, Consumer Action CEO





# WIN: Long fought-for reforms mean dodgy car traders may finally face consequences

In June, Consumer Action Law Centre welcomed proposed amendments to the Motor Car Traders Act 1986 introduced by the Victorian Government, to empower the Victorian Civil and Administrative Tribunal (**VCAT**) to refer traders to the Business Licensing Authority for licensing consequences if a decision is made against them.

*"This is a key reform and lever that should deter more dodgy traders from breaching the law, dragging out disputes or failing to provide adequate remedies required by our consumer laws,"* Consumer Action Law Centre CEO, Stephanie Tonkin said.

*"These reforms have been literally decades in the making. Lemon cars are a chronic, harmful problem impacting thousands of Victorians, putting lives at risk and clogging up our Tribunal system,"*

*"Increasing the consequences for dealerships and licensed motor car traders who exploit consumers is long-overdue, but there is opportunity for Government to increase penalties for breaches of statutory warranties and consumer guarantee laws that we hear about every week."* Ms Tonkin said. Proposed amendments to the statutory warranty criteria, that should add flexibility into the scope and availability of these warranties, to help more Victorians access redress for faulty cars, were also welcomed.

*"The Victorian Government must use that regulatory authority to meaningfully expand statutory warranties related to time, distance and odometer reading limits to provide more comprehensive consumer protections for people buying cars from licensed dealers."*

While these are welcome changes that will give more consumers the protections they deserve, Ms Tonkin said that more must be done to ensure Victorians have a timely, simple and effective mechanism to get a lemon car fixed, replaced or get their money back. Currently, Victorians must wait **over a year** to have their rights enforced through VCAT if they've been sold a faulty car.

*"Dodgy dealerships are aware of the long waitlist at VCAT and it perversely encourages them to drag out disputes that cause ongoing harm and distress to Victorians – many of whom just give up,"* Ms Tonkin said.

*"The Victorian Government must pursue urgent reform that enables consumers a timely and accessible path to justice and gives dodgy traders pause before they sell a faulty car."*

> ***These reforms have been literally decades in the making. Lemon cars are a chronic, harmful problem impacting thousands of Victorians, putting lives at risk and clogging up our Tribunal system.***
>
> Stephanie Tonkin, Consumer Action CEO

# ‘Don’t be a jerk’ laws finally introduced after 18 plus years of pressure

Major reforms to Australia’s consumer protection laws passed in Parliament in April are set to deliver the most significant strengthening of the Australian Consumer Law (**ACL**) since its introduction in 2011.

The Unfair Trading Practices Prohibition (**UTP**) has legislated a ban on unfair business practices, meaning businesses face tough penalties for tricking or trapping their customers with unfair practices.

The reforms reflect years of advocacy by consumer advocates on behalf of people manipulated and trapped in unfair deals.

*“Erin Turner from Consumer Policy Research Centre (**CPRC**) describes it best as the ‘don’t be a jerk’ law… the Unfair Trading Practices Prohibition stops conduct that is manipulative towards the consumer – something that distorts the information that you see, so that you are not making an informed choice,”* she said.

Consumer Action CEO Stephanie Tonkin and Director of Policy & Campaigns, Jean Skeat, were in Canberra at Parliament House when the Government introduced the reform.

These changes signal a significant win for consumers with a focus on addressing problems like subscription traps, which is when businesses make it easy for you to sign up for products, but next to impossible to cancel, and drip-pricing, where new prices are mysteriously added on through a transaction, jacking up the final price.

*“This reform is critically important as our digital economy expands, with growing information asymmetries and use of sophisticated tools to exploit consumers who are just looking to make the right choice in a complicated market,”* said Ms Tonkin.

CPRC research highlighted the breadth of the problem: 75% of Australians have struggled to cancel a subscription; 83% have been affected by dark patterns; deceptive online design costs consumers an estimated $46 million annually.

The changes in legislation, set to go live in July 2027, mean businesses must provide a straightforward, easy way to cancel online subscriptions.

The legislation also targets ***‘dark patterns’*** that include creating a false sense of urgency for the transaction to occur, drip pricing, hiding mandatory fees, using manipulative language that creates shame or guilt for the consumer and obstructing consumers’ access to support or cancellation pages to end a subscription.

**There are significant penalties for breaches specified in the legislation that includes fines of up to $100 million OR three times the value of the benefit obtained by the business OR 30% of the companies’ turnover during the breach period.**

The new protections will take effect on 1 July 2027.

**75%** **of Australians have struggled to cancel a subscription**

**83%** **have been affected by ‘dark patterns’**

**Deceptive online design costs consumers an estimated**

**$46 million annually**





# Kindness and generosity: **How a story on the ABC transformed Patricia's life**

In July 2025, an ABC story about one of our financial counselling clients experiencing mortgage stress had a surprising impact — and for Patricia McGarry, everything changed for the better.

Patricia, who had battled health challenges and mounting mortgage debt for more than three years, bravely shared her story alongside Consumer Action's Assistant Director of Financial Counselling, Claire Tacon. Viewers were moved when Patricia admitted that, at her lowest point, she had "only enough money to buy food for my cats." Her two beloved pets captured playing in front of the camera quickly stole viewers' hearts.

Within hours of the story airing, Patricia's bank — the Commonwealth — changed track and made contact offering to review her situation. At the same time, the ABC TV producer told Consumer Action messages were flooding in from people all over the country wanting to help.

Patricia received offers from more than twenty strangers, each wanting to make a difference and ease her burden.

Over the following days, gifts arrived at her door: several supermarket gift cards, a box of groceries, 126 tins of

> ***"It's made me realise how beautiful people can be."***
>
> Patricia








(ABC (Simon Tucci))

premium cat food (which her cat Trent loudly protested because he couldn't open himself), and essential veterinary supplies.

*"I've done a real shop, and the cats are sorted for three months,"* Patricia said. *"When my pension comes in this week, it'll be the first time I don't have to worry. People's kindness has blown me away."*

**The good news didn't stop there. Following the ABC story, Claire's support and Consumer Action's advocacy, CBA finally agreed to waive the interest on Patricia's arrears and extend her mortgage by five years, reducing her repayments by $100 a week — enough to keep her safely in her beloved home.**

*"It's made me realise how beautiful people can be,"* Patricia said.

A wonderful outcome for Patricia — and a testament to the power of financial counselling advocacy, empathy, and community spirit.



# Case study:
# $10,000 wheelchair disaster leaves pensioner stranded — until media pressure forces action

When Kylie*, a disability support pensioner living in Melbourne, paid $10,000 for a specialised wheelchair, she believed she was investing in mobility, safety, and independence. Instead, she found herself battling a supplier that delivered a wheelchair so poorly fitted it became a daily hazard.

The business had measured Kylie for the chair — yet when it finally arrived, it was too big, unsafe, and completely unusable. Staff knew how to correct the issue but told Kylie the necessary adjustments would cost an additional $2,000. For someone living on a disability pension, that cost was out of reach. In the meantime, she was forced to spend $90 per week renting a temporary wheelchair just to manage daily life. A totally unacceptable situation.

As the weeks passed, Kylie constantly phoned the supplier seeking updates. The response was a wall of silence.

*"When I call, they just say someone will get back to me — and no one does," Kylie said. "When I try the salesperson directly, I think they've blocked my number."*

**With support from a Consumer Action lawyer, Kylie agreed to take her story to the media. A journalist began making enquiries turning the light on this unfairness — and the situation changed almost immediately.**

Shortly after the reporter contacted the company for comment, Kylie received unexpected news: They would now cover the hire-chair costs and fix the wheelchair to the correct specifications.

But there was a catch — they also asked Kylie to withdraw her complaint to Consumer Affairs Victoria and for the media not to run the story.

While the outcome gave Kylie exactly what she needed, it also exposed a worrying if not familiar pattern: businesses using behind the scenes pressure or non-disclosure agreements (**NDAs**) to prevent consumer complaints from becoming public. For advocates, this creates an unseemly balance — addressing broader systemic issues while ensuring individuals receive timely, practical resolutions.

In Kylie's case, justice arrived eventually — but only after the glare of the media spotlight was turned on.





# A long road to justice: **How Sandra finally won her lemon car battle**

When Sandra* walked into a used car dealership in 2022, she believed she was buying safe and reliable transport for her young family. Instead, the single mother and refugee—who speaks no English and does not use a computer—found herself trapped in a three year nightmare after the car she purchased began shuddering, slowing and making alarming noises its second day on the road.

What happened next reveals both the resilience of a vulnerable consumer and the deep cracks in Victoria's current system for resolving "lemon car" disputes.

## A vulnerable consumer left stranded

Sandra's challenges were immense from the start. Navigating a complex legal process is difficult for anyone—but for someone newly arrived in Australia, with no English and no digital access, the task is almost impossible. Fortunately, she had a lifeline: her settlement worker, Nay Chee, who supported her continuously for all three years of the dispute. She helped her join phone conferences, find quiet spaces to attend hearings, print and send documents, and simply stay connected to the legal team fighting for her.

After the car malfunctioned almost immediately, Sandra rejected the vehicle in October 2022. Letters of demand from community legal centres followed, but the dealership refused to cooperate—at one point even threatening to dump the unregistered vehicle on the street to avoid responsibility.

## A broken dispute system

With the dealership stonewalling, Consumer Action filed a case at VCAT in June 2023. What should have been a straightforward process dragged on for more than **two years**.

VCAT delays, last minute adjournments, administrative errors and slow responses left Sandra in limbo. Even securing an interpreter required repeated follow ups. When the hearing finally proceeded in October 2025—over three years after she rejected the car—the dealership had still to file a proper defence.

**Consumer Action's lawyers, Cat and Teresa, presented compelling arguments based on expert mechanical evidence and witness statements from Sandra's family and community members. The dealership, by contrast, produced two short reports from mechanics who did not even attend the hearing.**

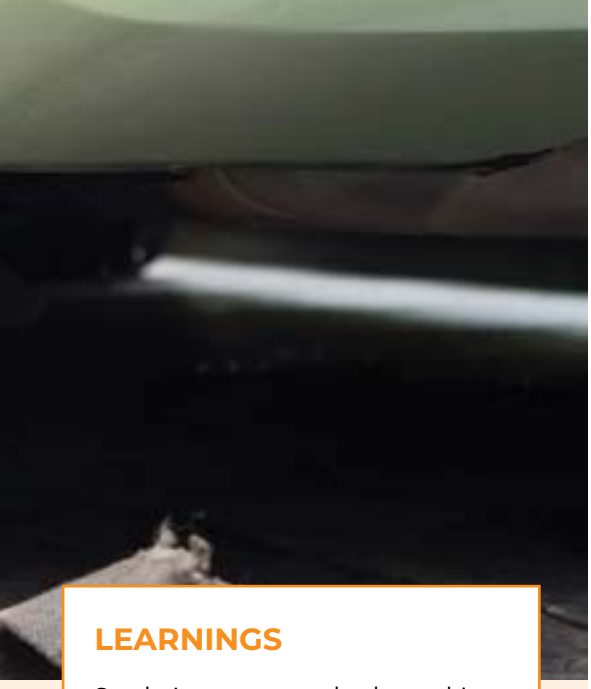
VCAT ultimately ruled decisively in Sandra's favour. The tribunal found the faulty automatic transmission made the car "not of acceptable quality" under Australian Consumer Law and declared it a major failure. Sandra was awarded a full refund of $8,750 and compensation for the cost of her expert report, bringing the total order to $11,975.51.

But even after winning, the ordeal wasn't over.

## Victory delayed yet again

The dealership refused to pay and requested the right of a payment plan—despite having ignored Sandra's rights for over three years. When no payment arrived, Consumer Action escalated the matter to the Motor Car Traders Claims Committee (**MCTCC**), which has the power to impose conditions or even suspend a dealer's licence.

Only the pressure of potential licence consequences led the dealership to finally pay—on Christmas Eve 2025. Sandra's refund was processed in early January 2026.



## LEARNINGS

Sandra's story reveals three things with absolute clarity:

### 1 VCAT is failing consumers.

A vulnerable person waited over three years for justice and only succeeded thanks to extraordinary and persistent support. Most people would have given up.

### 2 Lemon car cases demand reform.

The cost of expert reports is often higher than the value of the vehicle. Delays, loopholes and the lack of meaningful penalties leave dodgy dealers free to ignore the law.

### 3 Consumer Action's persistence changes lives for the better.

This victory happened only because our lawyers refused to give up—preparing detailed submissions, coordinating cross agency support, navigating interpreter issues, pressing regulators, and working over holiday breaks to ensure Sandra finally got her money back.

For Sandra then, the refund is life changing. For the state of Victoria, her case is a clear call for stronger lemon car protections—so that no one else has to fight this hard for something as basic as a safe, working car.




# 30 minutes with financial counsellor Shae leads to a life changing result

Charles* is on the age pension with an income of $2,200 a month. He owns his home and has credit cards with the Commonwealth Bank, Westpac and others and owed about $120K total.

Despite this massive debt, he managed to pay the monthly interest charges and never missed a payment. But the debt was depleting his savings and a huge mental burden.

*"I was isolated and didn't know what to do, in fact, I was convinced I would be sent to a debtor's prison if I didn't pay, so when I finally spoke to Shae, her knowledge and non-judgemental approach was a world of relief. It made me realise there is a way forward,"* Charles said.

During a 30-minute session with Charles, financial counsellor Shae was able to give him the confidence and tools to self-advocate and approach his debtors to waive his debt.

**Ultimately, Charles received full waivers for most of his debts and a reasonable payment plan from the Commonwealth Bank. Charles saved $100,000 of debt as a result of action initiated from the one 30-minute call with Shae.**

Charles wrote to Shae as follows:

*"From our first discussion (a discussion I should have had many years ago) I felt encouraged to confront my situation and act upon your advice - rather than suffer in silence as the debt increased and contemplate a Dickensian debtor's prison (!)*

*"I felt strengthened because of your initial support, and now, with lessons learned, I can realistically negotiate my financial future. A massive burden has been lifted. Thank you for the important job you do."*




# Community engagement and worker capability

The Engagement and Learning team builds connections between Consumer Action, First Nations communities and sector partners, helping people understand their rights and access the support, advice and pathways they need.

Consumer Action travelled across Victoria and interstate to strengthen awareness of the support and expertise available to community members and the workers who assist them. We engaged with a range of community organisations, including GenWest, WIRE, West Heidelberg Community Legal, the Disability Advocacy Resource Unit, and Good Shepherd, to build connections, share knowledge, and identify emerging areas of need.

In June 2026, our Managing Financial Counsellor and Engagement and Learning Lead met with WIRE to explore ways of supporting people experiencing ATO tax debt, particularly in the context of financial abuse. This collaboration led to a recorded interview between WIRE and Consumer Action, designed to help victim-survivors better understand their rights and options when dealing with ATO tax debts.

We also continued to convene our monthly Consumer Champions meetings, bringing together stakeholders from financial counselling agencies and community legal centres across Victoria.

To further support sector capability, we welcomed visitors from Whittlesea Community Connections, Consumer Affairs Victoria and Northern Community Legal Centre to participate in a *"day in the life"* shadowing experience with our financial counsellors and lawyers. These visits offered participants practical insights into our services and the challenges faced by consumers seeking support. Feedback from one of the shadowing participants stated: *"It was an insightful and thoroughly enjoyable experience. Your willingness to answer our questions and genuine warmth really shone through!"*

Consumer Action attended key sector events, including the Community Legal Centres Australia Conference (September 2025), Financial Counselling Victoria Conference (October 2025),



# CALC Worker Engagement – Climate Disaster




In January 2026, Victoria faced its most significant bushfire risk since the 2019-20 Black Summer fires. Following the fires and floods, Consumer Action collaborated and supported FCVic, the Federation of Community Legal Centres, and Disaster Legal Help Victoria (**DLHV**) to strengthen sector capability and support communities affected.

**Key initiatives included:**

- **Disaster Legal Help Victoria Community of Practice on Insurance established**
  In June 2026, Consumer Action and DLHV delivered the inaugural Insurance Community of Practice. The initiative aims to strengthen the legal knowledge and practice of professionals on disasters and insurance, navigating complex claims, systemic issues, and the evolving challenges faced by disaster-affected communities.
- **Disaster Insurance Factsheets for Workers**
  Consumer Action developed four practical factsheets to assist workers supporting clients with insurance claims and disputes following disasters. Topics covered included Claim Denied, Exclusions, Cash Settlements, and Claims Handling.
- **Law for Community Workers**
  Disaster Edition: In partnership with Barwon Community Legal Service, Allied Justice and Mortgage Stress Victoria, Consumer Action delivered an online training session for community workers which provided an overview of common legal issues arising after disasters.
- **Community Recovery Workshop, Colac**
  Consumer Action participated in a community recovery workshop, engaging with disaster workers from the region.
- **Community Legal Education Event, Carlisle River**
  On 28 March 2026, we joined representatives from Barwon Community Legal Service and Mortgage Stress Victoria at the Carlisle River Community Fun Day to share legal information, answer questions, and connect community members affected by the recent bushfires with community legal centres.

## What we delivered

**Participants:**
**700+**

**Sessions:**
**34**

**In person:**
**11**

**Online:**
**25**

Financial Counselling Victoria Disaster Summit (March 2026), and the Financial Counselling Australia Conference (May 2026). These events provided valuable opportunities to connect with workers, strengthen relationships with sector partners, and stay informed about emerging issues affecting the communities we serve.





# Professional development training for workers

Throughout 2025-26, Consumer Action delivered professional development training to financial counsellors, financial counselling students, community lawyers and community sector workers.

We facilitated tailored sessions for Barwon Community Legal Service, Youthlaw and Mental Health Legal Centre, and presented on scams at the Community Legal Centres Australia Conference in Canberra in September 2025.

Our program covered: NDIS and consumer law, debt collection guidelines, unsecured lending, and the new energy reforms. We also delivered targeted sessions on specific client issues and sector needs, including mortgage hardship training co-facilitated with Mortgage Stress Victoria. 93% of participants rated the session as either satisfactory or very satisfactory. Feedback included:

*"The format worked well with a mix of experience in each group and the facilitators were accessible, knowledgeable and delivered the information effectively."*

*"As I'm a new FC with only two months' experience, it was good to be able to discuss the case studies and learn from experienced FCs."*

In response to the January 2026 fires and floods that impacted parts of Victoria, we partnered with Financial Counselling Victoria (**FCVic**) to deliver targeted training for the sector. A key priority was ensuring the content reflected the needs of financial counsellors and addressed the emerging challenges. In consultation with FCVic's Disaster Lead we delivered concise, focused training sessions where additional support and capability-building were identified.

100% of participants rated the training as either satisfactory or very satisfactory. Feedback included:

*"The content was well prepared and relevant. The short and sharp length of the session kept me engaged."*

*"Very informative, providing useful information for people with only beginner-level knowledge of cash settlements. All information was relevant."*

In person Graduate Workshops are delivered each year in Melbourne CBD for graduating Financial Counsellors. For FCs living in regional or rural areas, we supported FCVic to create an eLearning for newly graduated FCs on Consumer law, Credit law and Debt Enforcement to substitute the graduate training.

## What we delivered

**Participants:**
**1100+**

**Training sessions:**
**28**

**In person:**
**8**

**Online:**
**20**

# A new chapter: Moving forward after 10 years

After more than a decade in our previous office, we're excited to share that we moved into a new space that reflects both where we've come from and where we're going next.

Our former office served us well for 10 years. It witnessed our growth, our challenges, and many milestones along the way. Leaving it was not a decision made lightly.

However, the market around us has changed—and in ways that worked firmly in our favour. Shifts in commercial property conditions had opened opportunities that simply didn't exist when we first committed to our previous location. As a result, we were able to secure a significantly improved workspace without increasing our overall costs.

The new office offers a brighter, more modern environment with better amenities, improved layout, and spaces designed to support collaboration, focus, and flexibility. It gives us room to work smarter, not just harder, and creates a setting that better supports our team and the way we operate today.

Importantly, this move is not about excess or expansion for its own sake. It's about being thoughtful and strategic—using favourable market conditions to reinvest in our people and our workplace while remaining financially disciplined.

**This relocation marks an exciting new chapter for our organisation. It honours the foundation built over the past decade, while positioning us confidently for the next. We're proud of where we've been, and even more excited about where we're headed.**



La Trobe Street digs becomes a thriving 'Consumer Hub', with friends in beautiful space that actively encourages collaboration and friendship.

# Consumers and standards

Consumers Federation of Australia (**CFA**) and Consumer Action are committed to ensuring consumer perspectives are embedded in standards development by supporting consumer representatives to participate in national and international standards committees.

On behalf of CFA, Consumer Action oversees the **CFA Standards Project**, ensuring standards are informed by the people who rely on them every day, helping to bring real-world consumer experiences and interests into the decision-making processes and promoting outcomes that are safe, inclusive, accessible and fair.

Standards protect consumers and benefit society by setting good practice for organisations.[1] They promote safety, accessibility and customer service, helping improve outcomes for individuals, communities and society.[2]

*"CFA is the backbone of consumer representation at Standards Australia and we're always keen to support them in their contributions"* Ben Russell Senior Manager Standards Australia

The Project recruits, trains, and supports volunteer consumer representatives on Standards Australia and international committees. Consumer Action manages the Project on behalf of CFA and contributes to standard governance through its membership of the Standards Development and Accreditation Committee (**SDAC**). Standards Australia recognises the vital role consumers play in balanced standards development and provides annual funding to support their participation. We gratefully acknowledge Standards Australia's ongoing support of the Project and consumer engagement in the standards development process.

Overall, 31 CFA representatives participated on 86 committees, including 75 national committees across 14 sectors, spanning areas from agriculture & arts to waste & water services, and 11 international ISO and/or IEC standards committees, and their working groups and task groups, including ISO Consumer Policy Committee (**COPOLCO**), Health informatics, Traditional Chinese medicine, Artificial intelligence, Environmental management and sustainable development, and Electrical safety.

Significantly this year the standard on Consumer vulnerability – Requirements and guidelines for the design and delivery of inclusive service (**ISO MOD**) was published by Standards Australia, helping organisations design fair, flexible services that minimise consumer harm and support people in vulnerable situations.

**CFA acknowledges and thanks all representatives for their significant achievements, dedication, and contributions throughout the year.**

**Other highlights:**

- During 2025-26, CFA expanded its engagement in standards development by joining several new Australian technical committees and international work programs including Menstrual products, Bungy jumping, Electric vehicle infrastructure, ISO COPOLCO Chairs Advisory Group, and Artificial intelligence Working Group on Trustworthiness.
- CFA representative leading the work on Consumer protection in the field of privacy by design for products, goods and services, including their data lifecycles.
- 10 CFA representatives participated in the National Consumer Congress connecting consumer representatives with advocates, regulators and industry experts from Australia and overseas.

## CFA Standards Representatives on the CFA Standards Project 2025-26

| | | | | |
|---|---|---|---|---|
| Antonio Bonacruz | Gail Broadbent | Matthew Tung | Rado Starec | Sarah Wilson |
| Bill Dee | Gail Greatorex | Melanie MacGregor | Raphael Grzebieta | Steph Tonkin |
| Cam Wilkinson | Heather Grain | Monica Gonzalez | Rob Rosewarne | Vanessa Smith |
| Catherine Niven | Jeff Godfredson | Murali Nathan | Roman Serebrianik | |
| Darren McClelland | Jo Rocca | Onn Ben David | Ron Somers | |
| Darren Margerison | John Furbank | Paul Loney | Ruth Barker | |
| David Gray | John Henry | Polly Plowman | Saad Khalid | |

1 BSI Standards matter to consumers
2 ISO Building better standards through effective consumer engagement (p.7)

## Statement of Profit or Loss and Other Comprehensive Income

For the Year Ended 30 June 2026

| | 2026 | 2025 |
|---|---|---|
| | $ | $ |
| Revenue | **9,702,058** | 6,999,263 |
| Other income | **364,847** | 403,852 |
| Employee benefits expense | **(7,439,715)** | (6,130,380) |
| Depreciation and amortisation expense | **(422,855)** | (292,207) |
| Travel costs | **(96,956)** | (70,759) |
| Premises expense | **(174,536)** | (138,509) |
| Office overhead expenses | **(149,574)** | (139,725) |
| Finance and accounting | **(109,642)** | (40,926) |
| Communication expenses | **(48,635)** | (20,588) |
| Library resources and subscriptions | **(69,609)** | (32,868) |
| Program and planning expenses | **(884,441)** | (233,261) |
| Other expenses | **(703,131)** | (321,189) |
| Finance costs | **(98,826)** | (11,129) |
| **(Deficit) for the year** | **(131,015)** | (28,426) |
| **Total comprehensive income** | **(131,015)** | (28,426) |

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 2026

| | 2026 | 2025 |
|---|---|---|
| **ASSETS** | $ | $ |
| **CURRENT ASSETS** | | |
| Cash and cash equivalents | **4,149,969** | 5,027,451 |
| Trade and other receivables | **1,556,247** | 275,455 |
| Term deposits | **405,801** | - |
| Other assets | **22,107** | 35,008 |
| **TOTAL CURRENT ASSETS** | **6,134,124** | **5,337,914** |
| **NON-CURRENT ASSETS** | | |
| Right of use assets | **2,429,552** | 22,436 |
| Property, plant and equipment | **118,818** | 83,879 |
| **TOTAL NON-CURRENT ASSETS** | **2,548,370** | 106,315 |
| **TOTAL ASSETS** | **8,682,494** | **5,444,229** |
| **LIABILITIES** | | |
| **CURRENT LIABILITIES** | | |
| Trade and other payables | **801,173** | 566,986 |
| Borrowings | **-** | 24,934 |
| Deferred income | **2,229,264** | 1,456,182 |
| Employee benefits | **777,457** | 836,826 |
| Lease liabilities | **317,853** | 28,148 |
| **TOTAL CURRENT LIABILITIES** | **4,125,747** | **2,913,076** |
| **NON-CURRENT LIABILITIES** | | |
| Employee benefits | **87,440** | 123,186 |
| Lease liabilities | **2,192,355** | - |
| **TOTAL NON-CURRENT LIABILITIES** | **2,279,795** | 123,186 |
| **TOTAL LIABILITIES** | **6,405,542** | **3,036,262** |
| **NET ASSETS** | **2,276,952** | **2,407,967** |
| **EQUITY** | | |
| Accumulated surplus | **2,276,952** | 2,407,967 |
| **TOTAL EQUITY** | **2,276,952** | **2,407,967** |

consumer action law centre

## With thanks

Consumer Action thanks and acknowledges all of our incredible supporters. To our staff, Board members, funders, pro bono partners, sector agency partners, first nations colleagues, pro bono barristers, secondees, volunteers, we are deeply grateful for your help this year, and over Consumer Action's two decades of advocacy. Your support makes achieving our mission possible.

## Key Funders/ Partners

Victoria State Government

Commonwealth Attorney-General's Department

Consumer Affairs Victoria

Department of Government Services Victoria

Department of Social Services

Federation of Community Legal Centres

Financial Counselling Australia

Standards Australia

Victorian Department of Justice and Community Safety

Victorian Law Foundation

Victoria Legal Aid

Victorian Legal Services Board




consumer action law centre

/consumeractionlawcentre

consumer_action

consumeractionnow

Consumer Action Law Centre

consumeraction.org.au