



**Re: Enquiry into Fair Trade (Workers' Rights) Bill 2013**

**Home Loan Experts** welcomes the enquiry into the **Fair Trade (Workers' Rights) Bill** by the Parliament of Australia.

We, the management at Home Loan Experts are strong supporters of worker's rights and the fair treatment of all employees. Fortunately for us, Australia does have extensive laws and governing authorities on the same and our workers are protected to a certain degree. However, there are still many countries out there which do not prioritise workers' rights and working conditions over other national matters. Since we have an office and employees in South Asia so we know how the local situation is like.

One of the most apparent examples would be Bangladesh, where recently a factory building collapsed due to shoddy construction and unsafe working conditions and an estimated 1,129 people died. Less than six months before this, another factory building caught fire and more than 100 people died. In this case too, unsafe working conditions as well as poor maintenance and planning were the cause behind the large number of deaths.

Aside from poor working conditions, many other third world countries have very low minimum wages and workers have to survive on meager incomes due to lack of better jobs or any kind of protection by the government. In our own case, we have tried our best to ensure that our foreign employees are treated the same as our Australian employees, from their working conditions, hours and benefits.

We feel that this bill, which proposes that any country we enter into a trade agreement with ensures that the workers in their country are protected by internationally accepted standards and policies, is a move towards creating a better life for all these workers.

Even if our actions may not directly affect these countries, or any country that lacks worker's rights protection, we still feel that our action will encourage not only our trading partners, but the international community at large to take more action in the future.

We thank the committee for allowing us this opportunity to offer information and share our opinions on such a serious matter.

We look forward to hearing the outcome of this enquiry.

Regards,  
Otto Dargan

Director, Home Loan Experts