



**CONSUMER LAW CENTRE
of the ACT**

30 April 2009

**Committee Secretary
Senate Standing Committee on Legal and
Constitutional Affairs
Department of the Senate
PO Box 6100
Parliament House
Canberra ACT 2600**

& via email legcon.sen@aph.gov.au

Dear Mr Hallahan,

RE: INQUIRY INTO ACCESS TO JUSTICE

We would like to thank you for inviting Care Inc. Financial Counselling Service (Care) and the Consumer Law Centre of the ACT (CLC) to make submissions into the recent Senate inquiry into Access to Justice.

As you may be aware, Care has been the main provider of financial counselling and related services to low income and vulnerable consumers in the ACT since 1983. Care's core services include the provision of information, counselling, and advocacy to ACT residents experiencing problems with credit and debt. Care also runs a Community Development, Education and Research program and the ACT's only No Interest Loans Scheme.

Care also manages the Consumer Law Centre of the ACT (CLC) project offering legal assistance and advice to consumers on low to moderate incomes, mainly in the areas of consumer credit, telecommunications and utilities, fair trading law and consumer protection.

Please do not hesitate to contact us on (02) 6257 1788 if you have any questions in relation to our submission.

Yours Faithfully

Carmel Franklin
The Director
Care Inc Financial Counselling Service

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*A project of
Care Inc.
Financial
Counselling
Service*

*Serving the
Community
Since 1983*

*This service is
accredited by*

