

From: Barry Jones
To: [Economics, Committee \(SEN\)](#)
Subject: SENATE ENQUIRY - "AFTERPAY"
Date: Monday, 22 October 2018

Hello Senators

One very simple thing to do to make irresponsible and dangerous lending less attractive and less profitable;

Make laws that prohibit a lender from reporting a debt to a credit reporting agency (or threatening same) unless the lender made a proper search of the debtor's file with the same credit agency before the money was lent.

Barry Jones