



Consumer Credit
Legal Centre NSW

July 2009

Submission in response to the
Inquiry into the Trade Practices Amendment (Australian
Consumer Law) Bill 2009

by

Consumer Credit Legal Centre (NSW) Inc

About Consumer Credit Legal Centre (NSW) Inc. ('CCLC')

Consumer Credit Legal Centre (NSW) Inc ("CCLC") is a community-based consumer advice, advocacy and education service specialising in personal credit, debt and banking law and practice. CCLC operates the Credit & Debt Hotline, which is the first port of call for NSW consumers experiencing financial difficulties. We provide legal advice and representation, financial counselling, information and strategies, and referral to face-to-face financial counselling services, and limited direct financial counselling. CCLC also operates the Insurance Law Service, a national service assisting consumers with disputes with their insurance company. CCLC took over 15,000 calls for advice or assistance during the 2008 financial year.

A significant part of CCLC's work is in advocating for improvements to advance the interests of consumers, by influencing developments in law, industry practice, dispute resolution processes, government enforcement action, and access to advice and assistance. CCLC also provides extensive web-based resources, other education resources, workshops, presentations and media comment.

CCLC strongly supports the Trade Practices Amendment (Australian Consumer Law) Bill 2009 (the "Bill").

CCLC has had the benefit of reading the submission of the Consumer Action Law Centre in relation to the proposed Bill. CCLC fully supports and endorses the contents of that submission.

If you have any questions please do not hesitate to contact Katherine Lane on 02 82041350 or at Katherine_lane@clc.net.au.

Yours faithfully,

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