

Our reference: GZC  
Contact: Ms Gabrielle Canny  
Telephone:  
Your reference: Ms Toni Matulick  
Date: 22 December 2015

ABN: 90 731 571 498

**A** 159 Gawler Place  
ADELAIDE SA 5000  
**Postal Address:**  
GPO Box 1718  
ADELAIDE SA 5001  
DX 104

**T** (08) 8111 5596  
**F** (08) 8111 5594

**TTY** 133 677 then ask for 1300 366 424  
**Legal Help Line** 1300 366 424

[www.lsc.sa.gov.au](http://www.lsc.sa.gov.au)

Ms Toni Matulick  
Secretary  
Parliamentary Joint Committee on  
Corporations and Financial Services  
Parliament House Canberra  
PO Box 6100  
CANBERRA ACT 2600

Dear Ms Matulick,

#### **Inquiry into Impairment of Customer Loans – Question on Notice**

I refer to your letter of 18 December 2015. The Legal Services Commission of South Australia is the largest provider of legal assistance services in South Australia. Amongst other things, we provide a legal advisory service on consumer credit to individual members of the public. We do not provide grants of aid for representation to clients in this category. Unfortunately, due to funding and statutory restrictions, we do not provide advice or make grants of aid to businesses of any kind.

The Commission is acutely aware that many small businesses are not in a position to defend court action by large corporations and that many would benefit from access to legal representation, but at present, the Legal Services Commission is not able to provide that assistance.

Thank you for the invitation to comment. The Commission appreciates such opportunities.

Yours sincerely,

Gabrielle Z Canny  
Director