

Senate Standing Committee on Environment and Communications
Answers to Senate Estimates Questions on Notice
Additional Estimates February 2017
Communications Portfolio
The Australian Communications and Media Authority

Question No: 253

The Australian Communication and Media Authority

Hansard Ref: Written, 09/03/2017

Topic: Payday Lenders

Senator Kakoschke-Moore, Skye asked:

1. How many complaints has ACMA received about payday lenders?
2. Have any of these complaints been investigated?
3. Have any findings been made?
4. Has there been a recent increase in complaints made about payday lenders?

Answer:

1. The ACMA does not regulate the lending activities of 'payday' or 'quick loan' providers.

However, in common with all businesses, the ACMA does regulate their:

- > telemarketing and fax marketing activities (under the *Do Not Call Register Act 2006*); and
- > e-marketing activities (under the *Spam Act 2003*).

In the last 12 months, the ACMA has received two complaints alleging unsolicited e-marketing businesses that offer payday or quick loans.

These are the only complaints that the ACMA has received in the last 12 months '*about pay day lenders*'.

2. The ACMA did not formally investigate the complaints. Instead it issued informal compliance warnings to the two businesses concerned.
3. Not applicable.
4. No. Complaints received about 'pay day lenders' are infrequent and no trends or discernible increases in complaints are evident.