

ABBREVIATIONS

ABA	Australian Bankers' Association
ACL	Australian Credit Licence
AFC	Australian Finance Conference
AIC	Australian Information Commissioner
AICM	Australian Institute of Credit Management
ALRC	Australian Law Reform Commission
AML/CTF Act	<i>Anti-Money Laundering and Counter-Terrorism Financing Act 2006</i>
APF	Australian Privacy Foundation
APP	Australian Privacy Principle
ARCA	Australasian Retail Credit Association
ASIC	Australian Securities and Investments Commission
CALC	Consumer Action Law Centre
CCLC	Consumer Credit Legal Centre (NSW)
CCLSWA	Consumer Credit Legal Service WA
CII	Credit Identifying Information
COAG	Council of Australian Governments
Code	<i>Credit Reporting Code of Conduct</i>
COSL	Credit Ombudsman Services Ltd
CP	credit provider
CRA	credit reporting agency
Department	Department of the Prime Minister and Cabinet
EDR	external dispute resolution
EFT	Electronic Funds Transfer
EWON	Energy & Water Ombudsman NSW
FOS	Financial Ombudsman Service
IDR	internal dispute resolution
LAQ	Legal Aid Queensland
LIV	Law Institute of Victoria
NAB	National Australia Bank
NCC	National Credit Code
NCCP Act	<i>National Consumer Credit Protection Act 2009</i>
NPII	National Personal Insolvency Index
NPP	National Privacy Principle
NRS	National Relay Service
OAIC	Office of the Australian Information Commissioner
OPC	Office of the Privacy Commissioner
Privacy Act	<i>Privacy Act 1988</i>
Regulation	<i>Privacy (Credit Reporting Information) Regulations</i>
RG 165	ASIC Regulatory Guide 165
RG 209	ASIC Regulatory Guide 209
SCI	serious credit infringement
TCP Code	Telecommunications Consumer Protection Code
TIO	Telecommunications Industry Ombudsman
UPP	Unified Privacy Principle

