

Consumer Action Law Centre Policy and Campaigns Plan 2009-10

Consumer Action Law Centre (**Consumer Action**) is a not-for-profit, independent community organisation, focusing on advancing the interests of consumers, particularly low-income and vulnerable consumers.

- We provide legal advice, information, casework services and court representation to individuals;
- We provide legal advice, information and training for community workers;
- We undertake consumer focused research, policy and advocacy to advance the interests of consumers as a whole.

Consumer Action's Policy and Campaigns Practice

In line with Consumer Action's strategic plan for 2008 - 2010, our policy and campaign work falls into two broad categories:

- Fair, efficient and sustainable markets; and
- Consumer protection, regulatory reform.

The policy and campaign practice works in these areas in a number of ways, including:

- Seeking to ensure the consumer interest is recognised and represented in policy debates that impact on the consumer interest;
- Representing an effective and credible voice for consumers, particularly disadvantaged and vulnerable consumers;
- Bringing about change (in laws and regulatory and/or industry practices) in the consumer interest;
- Contributing to the body of knowledge of consumer issues and laws; and
- Building capacity within the consumer movement.

Consumer Action recognises that the policy areas and issues that impact on consumers are numerous, and the capacity of Consumer Action's policy and campaign practice to engage with consumer issues is necessarily limited by constraints on its resources. It is therefore important to prioritise the policy issues that Consumer Action will focus on in order to ensure that our resources are used strategically, efficiently and effectively for the benefit of consumers, particularly low-income and vulnerable consumers.

Prioritising Policy Issues

In setting our policy and campaigns plan for 2009-10, we conducted an internal review of our 2008 policy plan. We did not conduct a broader review this year, including seeking external stakeholder feedback, because we anticipate that we will engage in a more extensive planning process later this financial year when Consumer Action's overall strategic plan will be reviewed.

We affirmed that our policy and campaigning priorities should be identified based on the following factors:

- Impact on disadvantaged or vulnerable consumers;
- Impact on consumers as a whole, for example market failures or lack of competition;
- Issues arising out of our casework practice;
- Our ability to effect change, including use of Consumer Action's skills and strengths;
- Responding to and maximising current opportunities; and
- Efficiency in terms of what we and other organisations are working on, including opportunities for effective collaboration and, conversely, avoiding duplication.

During 2009-10, Consumer Action will undertake policy and campaign activities in six priority areas. Within these six priority areas, there are certain specific issues that we will focus on.

We also recognise that Consumer Action may identify that a policy area is worthy of further or a specific type of work, but would benefit from separate funding for a project addressing that policy area. This may be particularly important where there is a need to build capacity, expertise or resources in the area. In this case, Consumer Action may seek funding to engage in this work. If funding is obtained, this policy area will form part of Consumer Action's policy and campaign practice, albeit as a separately funded project.

Priority Policy and Campaign Areas 2009-10

Consumer Action will focus its policy and campaigning activities in six priority areas:

- 1) *Consumer protection, competition and fair trading*
- 2) *Consumer credit*
- 3) *Debt collection*
- 4) *Banking and financial services*
- 5) *Utilities*
- 6) *Access to justice*

Within these six priority areas, we will focus on the following issues.

- 1) *Consumer protection, competition and fair trading*
 - Australian Consumer Law reforms
 - Further reforms including an unfair trading law and market studies & investigations powers
 - High pressure sales and the Do Not Knock campaign
 - Statutory warranties reform
 - Unit pricing
 - Improving poor motor car trader conduct and dispute resolution
 - Consumer tax issues
 - Private car park fines

2) *Consumer credit*

- National Consumer Credit Bill reforms
- Payday lending
- Irresponsible marketing and lending, including UCCLIOs, store credit and consumer leases
- Intermediaries (brokers etc)
- Credit reporting
- Remaining personal property securities law reform processes

3) *Debt collection*

- Improving poor and unlawful debt collection conduct
- Bankruptcy minimum debt reforms

4) *Banking and financial services*

- Competition – account switching; exit fees; other fees
- Penalty fees
- Concession account use
- Direct debits
- Some insurance and superannuation matters

5) *Utilities*

- National energy consumer law reforms
- Energy marketing and prices & other important information disclosure
- Energy smart meters
- Telecommunications consumer protection regulation
- Water – household prices and services

6) *Access to justice*

- VCAT review
- EDR schemes
- Civil law reform
- Reform to unfair use of interstate proceedings against consumers
- Accessible court system for consumer credit disputes

July 2009