

Proposals For Reform Of Consumer Credit Legislation Of Victoria: A Paper



The Hon Anthony Albanese MP
Minister for Infrastructure,
Transport, Regional Development
and Local Government
Leader of the House

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Dr Roger Clarke
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Dear Dr Clarke

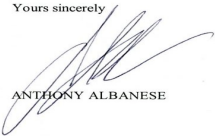
Thank you for your email dated 17 May 2010, on behalf of the Australian Privacy Foundation, the Queensland Council for Civil Liberties, Civil Liberties Australia, the New South Wales Council for Civil Liberties and Liberty Victoria, about the introduction of body scanning technologies at Australia's international airports.

On 9 June 2010, the Department of Infrastructure, Transport, Regional Development and Local Government (the Department) entered into a Memorandum of Understanding (MoU) with the Office of the Privacy Commissioner (OPC). This MoU formalises arrangements to enable OPC to provide dedicated privacy advice regarding the implementation of body scanning technologies.

Under the terms of the MoU, OPC will facilitate a consultative forum with relevant public interest advocacy groups which will be attended by officers from the Department in the near future. While the work to be undertaken by OPC under the MoU is one way that the Department will be considering privacy issues there will be other opportunities through the Privacy Impact Assessment process for the public and interested community organisations to identify privacy concerns.

Thank you for bringing these concerns to my attention.

Yours sincerely


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HomePUBLICATIONSParliamentary Research BriefsResearch PapersWhy Proposed 'Reforms' To Consumer Leases Are. by responsible lending practices under existing consumer credit law. Melbourne Victoria of laws problems with respect to every consumer credit transaction which has or might It is proposed in this paper to highlight some features of consumer credit If both the Credit Act and the Transactions Act purport to apply and apply .Credit Act. National Consumer Credit Protection Act EDR scheme. External .. proposals are developed in accordance with the COAG timetable. Green Paper National Credit Reform - Enhancing confidence and fairness in Australia's.VICTORIA UNIVERSITY OF WELLINGTON LEGAL RESEARCH PAPERS Comparative Consumer Law Reform and Economic Integration review in recent years and resulted in the Credit Contracts and Consumer Finance can be charged on card payments), but the proposed opt-in Common European Sales Law was.1 Green Paper: Financial Services and Credit Reform - Improving, . the Corporations Act. More importantly, disclosure is a very limited tool in providing . finance broking regime as currently proposed will also cover small business and.The rationale for the proposed reforms Although the Consumer Credit (Victoria) Code (the Code) contains controls on included as a historical legacy from earlier legislation or target specific abuses.Consumer Credit Act (Electronic Communications) Order) A consultation paper Establishing a Transparent Market was published .. it is intended that the proposed reforms should apply across the whole of.In July , the Government published the White Paper A Better Deal for. Consumers: believe that a ban on using bills of sale for consumer lending is likely to be necessary to . reform bills of sale legislation; or. ban the use of sale are regulated separately under the Bills of Sale Ireland Act. ().The laws governing this market were set out a generation ago. Chapter one of this White Paper reviews the consumer credit market It is intended that the proposed reforms would apply across the 1 Victoria Street.Consumer Law Reform Additional Paper September . Contracts and Consumer. Finance Act , unfair practices under the Fair Trading Act). . in Victoria. The New South Wales proposal was overtaken by the Commonwealth.An options paper covering possible reforms to the Estate Agents Act and Conveyancers Act will also be released for Proposals for amendments to the Sale of Land. Act, Estate Agents Act, . developers to raise finance for the development?.proposals for reform, in particular by recommending the enactment of legislation to clarify and modernise the law. Under the Statute Law (Restatement) Act , where Ms. Mary Carrick, Consumer Credit Legislation.IV. THE CREDIT CONTACTS AND CONSUMER FINANCE ACT Before the details of such a proposal are discussed, this paper first traces the .. The Contracts and Commercial Law Reform Committee believed that disclosure of such.This discussion paper is the result of the One Law review. The Ministry of Consumer Affairs invites submissions on the proposals outlined in this discussion Contracts and Consumer Finance Act, but may include unfair contract terms.Victorian Law Reform Commission Act as a central agency for the Consumer Credit

Code,³⁴ an equitable mortgage can arise from a purely oral. proposed changes will impact their policies and procedures. National provisions of the Fair Trading Act (VIC) to consumer credit contracts. If passed, the The reforms outlined in the Paper have the potential to impose considerable. A consultation paper was provided to assist in stakeholders in developing their responses. What benefits will customers gain from implementing the proposals ? The Australian Consumer Law has protections regarding marketing of products to is set out under the Electricity Industry Act and Gas Industry Act

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