

Recommendations	Task	Upfront cost	Ongoing cost	Comments
<b>SACCs</b>				
Recommendation 1 - SACC affordability	SACC providers cannot require a consumer to devote more than 10 per cent of the net income to SACC repayments.	One-off IT systems change, training	2 minutes to check to see if cap is breached by new SACC	

Section 22

Recommendation 10 – Default fees	SACC providers should only be permitted to charge a default fee that represents their actual costs arising from a consumer defaulting on a SACC up to a maximum of \$10 per week.	One-off IT systems change, training		\$0
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Section 22