

Section 22

Extend protected earnings amount to all consumers (currently applies only to those people who receive more than 50% of their income from Centrelink payments) and reduce the cap so that SACC repayments cannot exceed 10 per cent of a consumers net income.

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The 10% cap as recommend by the Independent Review would allow consumers on very low incomes to access at least one SACC of \$500 each year and two SACCs concurrently if they were of a 12 month duration.

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Introduce a protected earnings amount for all consumers accessing Consumer Leases so that consumer lease repayments of household goods cannot exceed 10 per cent of a consumers net income. Section 22

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Sec | The 10% cap would allow those on very low incomes to continue to lease essential services