
From: [@commerce.wa.gov.au](mailto:commerce.wa.gov.au)
Sent: Sunday, 2 May 2010 4:39 PM
To:
Cc:
Subject: RE: Information regarding WA Government-commissioned research on interest rate caps [SEC=UNCLASSIFIED]

Hello

My apologies for not getting back to you earlier, however last week was a bit frantic with us hosting and participating in a series of national Senior Officers and Ministerial Council meetings.

The PWC report to which you have referred has not been made public and there is no current intention to publish the report.

There were a number of concerns with regard to the way in which the report was prepared which have given rise to this position.

As a result, I'm unable to provide you with a copy.

Regards

Director
Strategic Policy and Development
Consumer Protection, Department of Commerce, Western Australia

A Level 7, 219 St George's Tce, PERTH P Locked Bag 14 Cloisters Square PO, PERTH 6850
T (08) 9282 M F (08) 9282
E [@commerce.wa.gov.au](mailto:commerce.wa.gov.au)
W www.commerce.wa.gov.au

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From: [@TREASURY.GOV.AU](mailto:TREASURY.GOV.AU)
Sent: Tuesday, 27 April 2010 10:18 AM
To:
Cc:
Subject: Information regarding WA Government-commissioned research on interest rate caps [SEC=UNCLASSIFIED]

Good afternoon

As you are aware, Treasury is looking at the issue of interest rate caps as a part of Phase 2 of the National Consumer Credit Protection Reforms and I am hoping that you may be able to help us to track down some information.

The report of the Small Amount Lending Inquiry published by Consumer Affairs Victoria (CAV) in 2008 noted that the Western Australian Department of Consumer and Employment Protection had commissioned PWC to look at various issues relating to small amount lending and the impact of an interest rate cap (including the costs of small amount lending and the level at which a cap may make small amount lending unviable) and to identify other options to address problems associated with small amount credit.

At the time of publication by CAV the WA-commissioned research findings were not available, but in the context of our current work for Phase 2 we would be very interested in the outcomes of that research. Are you able to advise

whether the outcomes of the research were made public (and how we might obtain a copy) or, in the alternative, are you able to advise me of a contact could talk to us about the outcomes of the research?

I can be contacted on 02 6263 , or at this email address | [@treasury.gov.au](mailto: @treasury.gov.au).

Thanks in advance

Kind regards

**Corporations and Financial Services Division
02 6263**

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