



**CONSUMERS'
FEDERATION
OF AUSTRALIA**

Developing and promoting
the consumer interest

PO Box 16193
Collins Street West
VIC 8007

31 October 2018

By email: consumerlaw@treasury.gov.au

Consumer Policy Unit
Small Business and Consumer Division
Markets Group
Langton Crescent
PARKES ACT 2600

Consultation on Treasury Laws Amendment (Gift Cards) Regulations 2018

The Consumers' Federation of Australia (CFA) is the peak body for consumer organisations in Australia. CFA represents a diverse range of consumer organisations, including most major national consumer organisations.

We advocate in the interests of Australian consumers with and through our members, support consumer representatives to industry and government processes, develop policy on important consumer issues and facilitates consumer participation in the development of Australian and international standards for goods and services.

We are also a full member of Consumers International, the international peak body for the world's consumer organisations.

CFA strongly supports the submission made by a member organisation, the Queensland Consumers Association.

CFA is particularly concerned about 89B of the draft Regulations which would allow post—supply fees and charges for disputing a transaction.

For the reasons given in the Association's submission, CFA considers it extremely important; to **not** allow in the Regulation for gift card issuers to charge consumers post-supply fees or charges for disputing transactions.

To allow this would be contrary to the basic principle in international and Australian dispute resolution standards, which is very widely adopted in Australia, that access to complaints handling processes should be free of charge to the complainant.

I would be happy to discuss this with you further. I can be contacted via chair@consumersfederation.org.au or my personal mobile number

Yours sincerely,

Gerard Brody
Chair
Consumers' Federation of Australia