

Protecting consumers from unfair trading practices – Consultation Regulation Impact Statement

Response to The Treasury | November 2023

AMES Australia (AMES) has delivered services for migrants and refugees for more than 70 years. As one of the largest providers of settlement services in Australia, AMES delivers initial settlement support, English language and literacy education, vocational training, general and specialist employment services – Refugee and Indigenous licences; NDIS services, and prevention of violence against women programs. AMES social participation approach connects with, and supports, communities to advocate for themselves.

AMES is a Victorian Government Statutory Authority and body corporate governed by a board, accountable to the Victorian Minister for Skills and TAFE and Minister for Regional Development, under the Department of Jobs, Skills, Industries and Regions. In addition to Victoria, AMES delivers programs in South Australia and New South Wales under the same statutory arrangements.

AMES overarching purpose is articulated in the vision of *‘full participation for all in a cohesive and diverse society’*, with a focus on the strengths of new arrivals and their aspirations to contribute; maximising their economic and social participation; and promoting and celebrating the benefits of a multicultural Australia. AMES recognises that new arrivals, particularly refugees, are over-represented and more vulnerable in receiving or being impacted by aspects of Australian life. This includes unfair trading practices.

AMES has representation on the Australian Competition and Consumer Commissions (ACCC) Consumer Consultative Committee – the current AMES nominee is Ms Maria Tsopanis, Senior Manager, Community Development and Social Participation. Maria actively engages and consults within AMES, and with individuals and communities, to bring to the attention of the committee issues; and as required, provides informed, community-led responses to feedback requests.

In relation to this current consultation on the regulation impact statement to protect consumers from unfair trading practices, AMES has provided its support to the detailed, learned, and evidence-informed (including examples of case law) submission jointly made by the Consumer Policy Research Centre (CPRC) and a range of organisations who directly or indirectly support consumers impacted by unfair trading practices. The power of documenting actual unfair trading practices designed to ‘trick’, ‘confuse’ or ‘pressure’ consumers is heightened for new arrivals and people with limited English skills. Lived experience case studies within the submission – refer appendix 1 – demonstrate the range of vulnerabilities and the enduring impact and consequences of unfair trading practices.

AMES looks forward to consideration and acceptance of the recommendations contained in the CPRC joint submission; and to a changed environment that regulates unfair trading practices and benefits vulnerable individuals unable to protect their own interests.

For more information, please contact Catherine Scarth, AMES Australia Chief Executive Officer on _____ or _____.