

From:
To: [MG Consumer Law](#)
Subject: RE: UNFAIR TRADING PRACTICES
Date: Wednesday, 4 October 2023 2:37:46 PM

To whom it may concern

I would like to comment on our experience with UNFAIR TRADING for our small business in construction!

We are a small family owned/run painting business.

We quote based on 7 days payments for non-business & 14 day payments for businesses.

Non-business are usually ok & pay within this time frame

Businesses, however, are NOT! We send in our quote with CLEARLY marked 14 days terms of payment & that if they accept our quote then they accept OUR terms of payment.

Businesses then counter with a contract that states THEIR terms of payment which are 20th of one month to be paid by end of the following month!!

We have ZERO PROTECTION to stop these contracts

Now as a small business we are NOT afforded the luxury of a lot of spare money sitting in a bank account.

We have to pay our mortgages, ATO, accountants, workers, household bills, materials, etc & NO-ONE WILL EXTEND OUR TERMS OF PAYMENT to match the contracts of businesses.

The Govt has a \$10M view of small business (according to the NSW Treasury)!!!

Small businesses are NOWHERE NEAR THIS AMOUNT annually but we are expected to comply with the same rules that these, so called small business, have to abide by!! THIS IS INSANITY!!

Our quote TERMS OF PAYMENT must be protected!

Where is OUR protection in the govts gigantic scheme of things? Nowhere..thats where.

There MUST BE a law to STOP them changing our quote in any way, shape or form! If they agree to the quote then WHY change the terms of payment?

Australia is built on the backs of small business & we are pummelled to oblivion with a CONSTANT uphill battle to get OUR money to us ASAP!

THE TREASURY & OUR GOVT MUST PROTECT THE ACTUAL SMALL BUSINESSES OF AUSTRALIA if they want to make small businesses thrive.

I know we are NOT the only small businesses being affected by this...this HAS TO STOP!

ALL construction is affected...it's fine if you're a large business & ACTUALLY have a turnover of over \$10M every year but WE ARE NOT!

PROTECT THE ACTUAL SMALL BUSINESSES OUT THERE who earn less than 100K a year & stop putting them into the same bucket with bigger businesses.

We are STRUGGLING beyond belief. Covid DID NOT help! Help us keep our SMALL – LESS THAN 100K – businesses afloat and PROTECT OUR RIGHTS TOO..not just protect the big end of town as the govt has been doing forever!

I really REALLY hope this doesn't fall on deaf ears...WE NEED HELP FOR ACTUAL SMALL BUSINESSES

Thank you!