s 22

[redacted]

#	Regulatory issue	Owner	Treasury position
1	(National Credit Code Applicability) HTB arrangements to be exempt from the National Credit Code	Treasury	Supports in-principle – awaiting further advice from internal teams and ASIC. At this stage we do not expect any significant issues with Housing Australia's position.
2	(National Consumer Credit Protection Act – Responsible Lending obligations)	Treasury	Supports in-principle – awaiting further advice from internal teams and ASIC. At this stage we do not expect any significant issues with Housing Australia's position.

s 22

[redacted]

From: s 22 [redacted]
To: s 22 [redacted]
Cc: Jessica Robinson; Donovan Felix; s 22 [redacted].
Subject: HTB Regulatory Issues[SEC=OFFICIAL:Sensitive, ACCESS=Legal-Privilege]
Date: Tuesday, 25 February 2025 5:29:13 PM
Attachments: image006.png
image001.png

OFFICIAL: Sensitive Legal Privilege

Hi s 22 [redacted]

As mentioned at the SteerCo and our Monday catch up, we are keen to reengage with Housing Australia on the regulatory issues HA had previously raised with TSY in relation to which HA was keen to seek exemptions for the HTB program. Set out below is a summary table of the key issues and the feedback we have received from consulting with our Financial Systems Division colleagues and ASIC.

We're keen to talk through the positions set out below with the HA team. Appreciate if you could please let us know the best HA contact for these discussions.

Jess – I've copied you in as I had previously mentioned these matters to you in a separate discussion.

Thanks

s 22 [redacted] (she/her) — **Director**
s 22 [redacted] Housing Finance Branch
Housing Division
P s 22 [redacted] M s 22 [redacted]

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The Treasury acknowledges the traditional owners of country throughout Australia, and their continuing connection to land, water and community. We pay our respects to them and their cultures and to elders both past and present.

LGBTQI+ Ally

s 47C, s 47E(d) [redacted]

	Issue identified by Housing Australia	
1	HTB arrangements to be exempt from the National Credit Code.	[redacted]

s 47C, s 47E(d)

s 22