



AUSTRALIAN COMPETITION  
& CONSUMER COMMISSION

# 2019 National Consumer Congress

Hosted by the Australian Competition and Consumer Commission

Thursday, 14 March 2019

Zinc, Federation Square, Melbourne

# Program

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**8.30–9.00 Registration, tea and coffee**

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**9.00–9.05 Welcome to Country - Indigenous elder TBC**

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**9:05–9:10 Welcome**

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Congress MC Delia Rickard, Deputy Chair, Australian Competition and Consumer Commission

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**9:10–9:15 Welcome to Melbourne**

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Speaker The Hon. Marlene Kairouz MP, Victorian Minister for Consumer Affairs, Gaming and Liquor Regulation

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**9:15–9:25 ACCC Chairman's address**

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Speaker Rod Sims, Chair, Australian Competition and Consumer Commission

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**9:25–9:35 Minister's address**

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Speaker The Hon. Stuart Robert MP, Assistant Treasurer

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**9:35–9:45 Keynote address**

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Speaker Fiona Guthrie, CEO, Financial Counselling Australia

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**9:45–9:55 Q&A session**

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Opportunity for questions from the audience for Ministers, Rod Sims and Fiona Guthrie.

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**9:55–10.55 Panel discussion | Misconduct in financial services: what will the Royal Commission change for vulnerable consumers?**

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Synopsis Australia's banks have been plagued with numerous scandals over the past decade raising concerns about the banks' culture and their compliance structures. The government called for a Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry to look into the extent of misconduct by the industry. With the Royal Commission reaching its conclusion, it's time to ask; where to now?

This session will focus on the outcomes of the Financial Services Royal Commission and the impact financial misconduct can have on disadvantaged consumers. The panellists will then consider what steps may be taken for this to potentially be avoided in the future.

Moderator Alan Kirkland, Chief Executive Officer, CHOICE

Panellists Anna Bligh, Chief Executive Officer, Australian Banking Association  
James Shipton, Chair, Australian Securities and Investments Commission  
Karen Cox, Coordinator, Financial Rights Legal Centre

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**10:55–11:15 Morning tea**

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**11.15–12.15 Panel discussion | General Product Safety Provision**

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Synopsis The safety of products we buy and use is important to every Australian. An unsafe product can have far reaching consequences on a person's life if something goes wrong. Most current regulations around the safety of products are specific to each product and therefore limited. The introduction of a general safety provision would place a clear requirement on all businesses not to market or supply unsafe products within the Australian market.

In this session, panellists will discuss how unsafe products can impact consumers, especially disadvantaged or vulnerable consumers and the challenges of ensuring products remain safe.

Moderator Delia Rickard, Deputy Chair, Australian Competition and Consumer Commission

Panellists Erin Turner, Director, Campaigns & Communications, CHOICE  
Gail Greatorex, Director at Product Safety Solutions  
Dr Ruth Barker, Director, Queensland Injury Surveillance Unit

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# Program

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**12:15-12:30 Swap tables and introduce yourself to someone new before lunch (interaction activity). Details of the activity TBC**

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**12:30-13:15 Lunch**

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**13:15-13:25 Presentation | The new Consumer Data Right**

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Presenter Sarah Court, Commissioner, Australian Competition and Consumer Commission

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**13:25-13:35 Q & A session**

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Opportunity for questions from the audience for Sarah Court on the new Consumer Data Right.

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**13:35-13:45 Debate | Is data working for or against consumers?**

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Synopsis As more personal information is collected, big data is shaping the modern world. Businesses know more about us and how we behave, and are using data to transform marketing, product development and service delivery. But is the use of data as beneficial for consumers as it is for business? Can data empower consumers and lead to more competitive and innovative markets or will it lead to more information asymmetry? Will the availability and use of data increase inequity and have negative outcomes for vulnerable consumers? This debate will explore the opportunities and risks associated with big data particularly for vulnerable consumers.

Moderator Julian Morrow, co-founding member of The Chaser

Speakers Elizabeth O'Shea, a public interest lawyer with Maurice Blackburn Lawyers  
Christopher Zinn, Director campaigns & communications, Determined Consumer

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**13:45-14:45 Panel discussion | Emerging issues in data and technology (consumer data, AI, machine learning, algorithms)**

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Synopsis Algorithms are already helping consumers to switch utilities, suggest songs or books, provide financial advice, handle consumer complaints and influence public discourse. It is a reality that in no time, AI and machine learning will take over our roads, our hospitals and more. Behind all of this development, is big data. In this session our panellists will discuss the emerging issues with the use of data, machine learning and algorithms and how these things can impact consumers. Will some consumers be impacted more than others? Can these issues be avoided? or is there greater benefit than the inherent cost? Finally, on a larger scale, who will be the biggest winners and losers of this technological revolution?

Moderator Julian Morrow, co-founding member of The Chaser

Panellists Rod Sims, Chair, Australian Competition and Consumer Commission  
Lauren Solomon, Chief Executive Officer, Consumer Policy Research Centre  
Dr Katharine Kemp, Lecturer, the University of New South Wales  
Stuart Stoyan, CEO, MoneyPlace

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**14:45-15:05 Afternoon tea**

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# Program

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## 15:05–15:35 Keynote address | How to deliver better outcomes for vulnerable consumers in regulated markets

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Synopsis Australia's fair trading agencies have long prioritised the welfare of disadvantaged and vulnerable consumers, particularly through consumer education initiatives and enforcement outcomes. However, people experiencing vulnerability still experience worse outcomes in competitive markets like financial services, energy and telecommunications. In this presentation, Gerard will outline the way in which the poor continue to pay more, and what regulators and consumer advocates can do about it.

Speaker Gerard Brody, Chief Executive Officer, Consumer Action Law Centre

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## 15:35–16.10 Showcasing advocacy for vulnerable consumers

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Synopsis This session will call on five people who represent different cohorts; older and younger Australians, people with a disability and indigenous Australians, to explain what they do to get better outcomes for vulnerable consumers in respective markets.

Convenor Gordon Renouf, Deputy Chair, Consumer Federation of Australia

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## 16.10–16.30 Wrap-up session | Congress take-outs

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One thing delegates commit to doing, Learning or action and share with the people on your table.

Speaker Catriona Lowe, Chair, ACCC's Consumer Consultative Committee

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## 16.30 Close

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