



Australian
Competition &
Consumer
Commission

2017 National Consumer Congress

Consumer protection in a changing world

Hosted by the Australian Competition and Consumer Commission

Wednesday 15 March 2017

ZINC at Federation Square, Corner of Flinders and Swanston Streets, Melbourne

Consumer protection in a changing world

8.45–9.15	Registration
9.15–9.20	Welcome Congress MC Delia Rickard, Deputy Chair, Australian Competition and Consumer Commission
9.20–9.25	Welcome to Melbourne Speaker The Hon. Marlene Kairouz MP, Victorian Minister for Consumer Affairs, Gaming and Liquor Regulation
9.25–9.35	ACCC Chairman's address Speaker Rod Sims, Chairman, Australian Competition and Consumer Commission
9.35–9.45	Keynote address Speaker The Hon. Michael McCormack MP, Minister for Small Business
9.45–10.25	Panel discussion Key consumer issues of the day Synopsis A broad-based discussion of the current state of consumer protection. Moderator Delia Rickard, Deputy Chair, Australian Competition and Consumer Commission Panellists Gerard Brody, Chief Executive Officer, Consumer Action Law Centre Dr Jeannie Marie Paterson, Associate Professor, Associate Dean (JD Program), Melbourne Law School, The University of Melbourne Rod Sims, Chairman, Australian Competition and Consumer Commission
10.25–10.45	Session An update on the review of consumer law enforcement and administration Synopsis The Productivity Commission will give an update on its review of the operation and effectiveness of the multi-regulator model underpinning the Australian Consumer Law. Speaker Julie Abramson, Commissioner, Productivity Commission
10.45–11.00	Morning tea
11.00–11.45	Panel discussion It's my data and I'll leave if I want to Synopsis Data is rapidly becoming a valuable commodity. Consumers create more data than ever before. The amount of digital data generated in 2002 is now generated every two days and more of it is recorded and stored than ever before. Businesses are able to analyse data for patterns and trends and to build personal profiles. Just as the use of data can benefit businesses, it could also benefit consumers... if they had access to the data they produce. This session will consider the issue of data created by consumer usage and recorded by businesses. Who should own that data? What are the benefits to consumers in giving them access to data produced by or about them? What are the risks? Moderator Peter Harris AO, Chairman, Productivity Commission will introduce this session with a discussion of the Productivity Commission's review of data availability and use, and will then moderate a discussion between the panellists.

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Panellists David Ball, Co-founder/CEO Fabric, Founding Board Member/Secretary, Fintech Australia
Erin Turner, Head of Campaigns and Policy, CHOICE
David Vaile, Co-convenor, Cyberspace Law and Policy Community, University of NSW

11.45–11.50 Rant, rave and reason session

Synopsis Happy about something? Not happy about something? This is an opportunity to take 30 seconds to have your say.

11.50–12.10 Keynote address | The publication of complaints data by regulators: how will this benefit consumers?

Synopsis Government regulators record large amounts of data about contacts, complaints and investigations. Recently, there has been a move towards the publication of complaints data by regulators. NSW Fair Trading has taken this approach with the establishment of its consumer complaints register.

Rod Stowe will give a keynote presentation on the approach taken by NSW Fair Trading and the benefits to consumers from making regulatory complaints data public.

Speaker Rod Stowe, Commissioner, NSW Fair Trading

12.10–12.20 Spotlight | New consumer advocates and fresh faces

Synopsis This session presents an opportunity for new advocate organisations or new people at existing organisations to introduce themselves and speak briefly about their priorities and the projects they are working on.

12.20–13.20 Lunch

13.20–13.25 Rant, rave and reason session

Synopsis Didn't get to have your say earlier? Here's another opportunity to have your say for 30 seconds.

13.25–14.05 Panel discussion | Financial services: a work in progress

Synopsis There have been a number of recent reforms and reviews of the effectiveness of consumer protection regimes in relation to financial services. This panel will consider the extent and effect of recent reforms, whether there are still consumer concerns that need to be addressed and if so, how best to address them.

Moderator Peter Kell, Deputy Chair, Australian Securities and Investments Commission

Panellists Tony Boyd, Chanticleer Columnist, *The Australian Financial Review*
Fiona Guthrie, Chief Executive Officer, Financial Counselling Australia
Shane Tregillis, Chief Ombudsman, Financial Ombudsman Service

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14.05–14.45 Panel discussion | When regulation makes markets: competition in human services—what does this mean for consumer protection?

Synopsis There are currently major reforms taking place with the provision of goods and services to consumers with disability and with the supply of aged care services. Under the reforms, the provision of goods and services to these sectors is being opened up to competition. Markets are seen as a way of unlocking choice for consumers and creating efficiency through competition. But what are the risks? What can go wrong and how should regulators approach these reforms from a consumer protection angle?

This panel will discuss the consumer protection concerns that may arise from opening up the supply of human services to competition. Panellists will consider how suppliers respond to these new markets, what could go wrong and how to prevent problems from arising.

Moderator Sarah Court, Commissioner, Australian Competition and Consumer Commission

Panellists Ty Emerson, Branch Manager, NDIS Market Oversight, Department of Social Services
Stephanie Gunn, General Manager Markets and Providers, National Disability Insurance Agency

Mary Mallett, Chief Executive Officer, Disability Advocacy Network Australia

Susan McGrath, National Policy Manager, COTA Australia

14.45–15.00 Afternoon tea

15.00–15.40 Panel discussion | Housing rights for tenants

Synopsis Tenancy rights in Australia today are contained in state statutes descended from the *Landlord and Tenant Act 1709* (UK) and specify various obligations on both parties as well as forms of redress. Because the framework pre-dated the evolution of consumer law, the principle of fairness is far less evident in tenancy legislation.

With Australia's booming housing market and ever increasing median prices, we are facing the first generations of lifelong tenants. In view of this, this panel will consider whether tenancy rights in Australia would be enhanced by alignment with the Australian Consumer Law.

Moderator Alan Kirkland, Chief Executive Officer, CHOICE

Panellists Leah Calnan, Director, Metro Property Management and Board Member, Real Estate Institute of Victoria

Mark O'Brien, Chief Executive Officer, Tenants Union of Victoria

Associate Professor Wendy Stone, Director, Australian Housing and Urban Research Institute, Swinburne University of Technology

15.40–16.20 Congress soapbox | Spotlight on consumer research and gaps

Synopsis A number of consumer representatives will join Gordon Renouf to discuss current and possible future research areas to better understand consumer behaviour, experiences and areas for reform.

Convenor Gordon Renouf, Deputy Chair, Consumers' Federation of Australia

16.20–16.35 Wrap-up session | Congress take-outs

Speaker Catriona Lowe, Chair, Australian Competition and Consumer Commission's Consumer Consultative Committee

16.35 Close