



Australian  
Competition &  
Consumer  
Commission

# 2015 National Consumer Congress

Preparing consumers for the future, today  
*The upcoming review of the Australian Consumer Law*

Hosted by the Australian Competition and Consumer Commission  
Friday 20 March 2015—The Ivy 1/330 George Street, Sydney

# Preparing consumers for the future, today

9.00–9.30 am **Registration**

9.30–9.35 am **Welcome**

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

9.35–9.40 am **Welcome to Sydney**

Speaker The Hon. Matthew Mason-Cox MP, NSW Minister for Fair Trading

9.40–10.00 am **ACCC Chairman's keynote address**

Speaker Rod Sims, Chairman, Australian Competition and Consumer Commission

10.00–10.50 am **Q&A panel: key consumer issues of the day**

Synopsis The Hon. Bruce Billson MP will open this session via a video appearance and will share his thoughts on how Australian consumers are faring today. Following the Minister's presentation, the panel will offer their unique perspectives on the key consumer issues of the day.

Speaker The Hon. Bruce Billson MP, Minister for Small Business

Moderator Catriona Lowe, Director and Consultant, Public Policy

Panellists Rod Sims, Chairman, Australian Competition and Consumer Commission  
Alan Kirkland, CEO, CHOICE  
Jenni Mack, Chair, Consumer Advisory Panel, Australian Securities and Investments Commission

10.50–11.10 am **Morning tea**

Help shape the next session— share your thoughts in the 'Ideas Box' on successes or missed opportunities under the Australian Consumer Law.

11.10–11.55 am **Where have we been? A discussion of the Australian Consumer Law**

Synopsis The Australian Consumer Law was heralded as an important step forward for Australians, providing a framework for a national set of consumer protections. Four years on, it is time to step back and take stock.

Our panellists will discuss the four major areas of policy reform—unfair contract terms, consumer guarantees, product safety and unsolicited consumer agreements. The panel will analyse whether these reforms have been effective in improving consumer experiences and if there is further room for improvement.

Audience input will inform the discussion via the 'Ideas box'.

Moderator Dr Elizabeth Lanyon, Director, Regulation and Policy Division, Consumer Affairs Victoria

Panellists Gerard Brody, CEO, Consumer Action Law Centre  
Associate Professor Jeannie Paterson, Researcher and Lecturer, University of Melbourne  
Scott Gregson, Executive General Manager, Consumer Enforcement, Australian Competition and Consumer Commission

# Preparing consumers for the future, today

## 11.55 am–12.45 pm **Dealing with digital disruption—new markets and the Australian Consumer Law**

Synopsis	<p>Digital disruption is changing the way markets operate. The rise of the shared economy—or collaborative consumption—is changing how consumers transact. Gone are the days where consumers could only use the local paper to sell their fridge or offer babysitting services. Now, consumers are renting out their rooms, offering rides in their cars and even giving access to their toilets. Using online platforms, consumers are buying and selling direct from one another like never before.</p> <p>However, while consumers now have more choices than ever on how, when and with whom to shop, these new platforms raise questions about whether the current consumer protection laws can sufficiently protect consumers, or if existing industry regulation is being bypassed.</p> <p>Our panel of experts will consider the growth of these new markets, the changing landscape, and how it impacts on consumer protection.</p>
Moderator	Matt Levey, Director, Campaigns and Communications, CHOICE
Panellists	Marie Johnson, Managing Director and Chief Digital Officer, Centre for Digital Business Dr Jim Minifie, Productivity Growth Program Director, Grattan Institute Dr Rob Nicholls, Research Fellow, Swinburne University Stuart Stoyan, Founder and CEO, MoneyPlace

## 12.45–1.30 pm **Lunch**

## 1.30–2.10 pm **Back to the future: new challenges navigating existing markets**

Synopsis	<p>Consumers can now choose between a wider range of products and services from more businesses than ever before thanks to the combined effect of competition reform and the growth of online retail markets. However, these developments have given rise to a number of practical challenges for consumers, particularly around information asymmetry, choice paralysis and product safety.</p> <p>Join Jo and the panel as they take us into the future and tackle some of the big questions. Are consumers aware of how significantly the marketing landscape is changing? How can we empower consumers to navigate through marketing strategies that try to 'fog' or confuse the real picture through information overload? What other issues may stem from the increased commoditisation of services? How are these developments best addressed under our consumer law framework?</p>
Moderator	Jo Benvenuti, Chair, Consumers' Federation of Australia
Panellists	Dr Kenan Kalayci, Researcher and Lecturer, University of Queensland Teresa Corbin, CEO, Australian Communications Consumer Action Network Ben Burge, CEO, Powershop Australia Dr Paul Harrison, Senior Lecturer, Deakin University

# Preparing consumers for the future, today

2.10–2.50 pm

## Consumer rights in practice: maximising consumer outcomes

- Synopsis** The Australian Consumer Law provides for a range of consumer protections and remedies. However, in practice consumers often may face practical obstacles in resolving disputes and asserting their rights, including the difficulties associated with self-representation.
- This session explores some of the difficulties faced by consumers in enforcing their rights. How effective is the local tribunal for the Joe Consumer in seeking remedies? How willing are consumers to apply to tribunals? What difficulties do consumers face in proving their case? What can be done to improve access to justice for consumers?
- Moderator** Denis Nelthorpe, AM Adjunct Professor of Law
- Panellists** Professor Luke Nottage, University of Sydney  
Denise Boyd, Director of Policy and Campaigns, Consumer Action Law Centre  
Stuart Westgarth, Deputy President and Division Head for the Consumer and Commercial Division, NSW Civil and Administrative Tribunal

2.50–3.15 pm

## Launch pad

- Synopsis** A series of three to five minute launches for speakers to tell us about new initiatives or resources relevant to consumers.
- Convenor** Fiona Guthrie, Executive Director, Financial Counselling Australia

3.15–3.35 pm

## Afternoon tea

3.35–4.00 pm

## Congress soapbox: spotlight on consumer research and gaps

- Synopsis** A panel of consumer representatives will join Gordon on the day to discuss current and possible future research areas to better understand consumer behaviour, experiences and areas for reform.
- Got a research idea? Submit your ideas in advance to [consumerevents@acc.gov.au](mailto:consumerevents@acc.gov.au).
- Convenor** Gordon Renouf, Deputy Chair, Consumers' Federation of Australia

4.00–4.25 pm

## Preparing for the Australian Consumer Law Review: key congress takeaways

- Synopsis** Our final session will summarise the key concepts from the day, and outline a number of practical ways that delegates can collectively carry the torch for consumer interests into the future.
- Presenter** Catriona Lowe, Director and Consultant, Public Policy

4.25–4.30 pm

## Closing remarks

- Speaker** Delia Rickard, Deputy Chair, Australian Competition and Consumer Commission

4.30 pm

## Close