AUSTRALIAN COMPETITION & CONSUMER COMMISSION

WHO CAN WE TRUST?

Regulating in an environment of declining consumer trust.

National Consumer Congress 2025

Friday 27 June | Zinc at Fed Square, Melbourne

Acknowledgment of country

The ACCC acknowledges the traditional owners and custodians of Country throughout Australia and recognises their continuing connection to the land, sea and community. We pay our respects to them and their cultures, and to their Elders past, present and future.

The 2025 National Consumer Congress is being held on the traditional lands of the Wurundjeri people of the Kulin nation.

Australian Competition and Consumer Commission
Ngunnawal
23 Marcus Clarke Street, Canberra, Australian Capital Territory, 2601

© Commonwealth of Australia 2025

This work is copyright. In addition to any use permitted under the *Copyright Act 1968*, all material contained within this work is provided under a Creative Commons Attribution 4.0 Australia licence, with the exception of:

- the Commonwealth Coat of Arms
- the ACCC and AER logos
- any illustration, diagram, photograph or graphic over which the Australian Competition and Consumer Commission does not hold copyright, but which may be part of or contained within this publication.

The details of the relevant licence conditions are available on the Creative Commons website, as is the full legal code for the CC BY 4.0 AU licence.

Requests and inquiries concerning reproduction and rights should be addressed to the Director, Corporate Communications, ACCC, GPO Box 3131, Canberra ACT 2601.

Important notice

The information in this publication is for general guidance only. It does not constitute legal or other professional advice, and should not be relied on as a statement of the law in any jurisdiction. Because it is intended only as a general guide, it may contain generalisations. You should obtain professional advice if you have any specific concern.

The ACCC has made every reasonable effort to provide current and accurate information, but it does not make any guarantees regarding the accuracy, currency or completeness of that information.

Parties who wish to re-publish or otherwise use the information in this publication must check this information for currency and accuracy prior to publication. This should be done prior to each publication edition, as ACCC guidance and relevant transitional legislation frequently change. Any queries parties have should be addressed to the Director, Corporate Communications, ACCC, GPO Box 3131, Canberra ACT 2601.

ACCC 06/25_25-42

www.accc.gov.au

Program

Friday 27 June 2025

Zinc at Fed Square, Melbourne

8.30 for 9.00am start	**Coffee and tea on arrival**
9.00 – 9.10am *(10 mins)*	**Welcome to Country** Representative of Wurundjeri Woi-wurrung Cultural Heritage Aboriginal Corporation
9.10 – 9.15am *(5 mins)*	**Housekeeping and welcome** Libby Darwin, General Manager, Consumer and Compliance Strategies, ACCC, Event MC
9.15 – 9.25am *(10 mins)*	**Minister's Address** **Speaker** The Hon. Dr Andrew Leigh MP, Assistant Minister for Productivity, Competition, Charities and Treasury
9.25 – 9.40am *(15 mins)*	**ACCC Chair Address and announcement of 2025-26 Product Safety Priorities** **Speaker** Gina Cass-Gottlieb, Chair, ACCC

The trust factor: Broken or repairable?

Hear experts discuss the importance of trust and consumer confidence in markets, what has happened and the impact when trust is diminished.

9.40 – 9.55am *(15 mins)*	**Moderator introduces speaker and keynote address** **Moderator** Ashley de Silva, Chief Executive Officer, CHOICE **Keynote address** Tom Robinson, Chief Executive Officer, Edelman Australia

9.55 – 10.40am *(45 mins)*	**Panel Discussion** **Moderator** Ashley de Silva, Chief Executive Officer, CHOICE **Panellists** ▪ Gina Cass-Gottlieb, Chair, ACCC ▪ Tom Robinson, Chief Executive Officer, Edelman Australia ▪ Adele Ferguson, Senior Investigative Journalist and Business Columnist, ABC ▪ Dr Paul Harrison, Unit Chair, Marketing and Consumer Behaviour, Deakin University
10.40 – 11.10am *(30 mins)*	**Morning tea**

Stress and stretching the dollar: impacts of financial hardship

As many people across the country experience elevated cost of living pressures, listen to experts discuss the causes and consequences of financial hardship, and how good hardship practices can improve trust in markets.

11.10 – 11.20am *(10 mins)*	**Moderator introduces session and keynote address** **Moderator** Catriona Lowe, Deputy Chair, ACCC **Keynote address** Ciara Sterling, Chief Executive Officer, Thriving Communities Australia
11.20am – 12.00pm *(40 mins)*	**Panel Discussion** **Moderator** Catriona Lowe, Deputy Chair, ACCC **Panellists** ▪ Ciara Sterling, Chief Executive Officer, Thriving Communities Australia ▪ Nerida O'Loughlin PSM, Chair, Australian Communications Media Authority ▪ Bettina Cooper, Mob Strong Senior Financial Counsellor and Strategy Lead, Mob Strong Debt Help ▪ Pat McCafferty, Managing Director, Yarra Valley Water
12.00 – 1.00pm *(60 mins)*	**Lunch**
1.00 – 1.10pm *(10 mins)*	**Keynote address** The need to establish an OECD Global Forum on Consumer Policy and the importance of international partnerships Catriona Lowe, Deputy Chair, ACCC

Mind the regulatory gaps and trip hazards: tackling wicked consumer problems

Listen as experts discuss the challenges of tackling "wicked problems" giving rise to consumer harm, such as where harm is spread out across different jurisdictions and/or different regulatory regimes, where there are intermediaries involved in the transaction, and when a trader does not care about reputational damage from regulatory action. Hear examples of creative solutions used to try to address these problems.

1.10 – 1.25pm *(15 mins)*	**Moderator introduces session and keynote address** **Moderator** Rami Greiss, Executive General Manager, ACCC **Keynote address** Stephanie Tonkin, Chief Executive Officer, Consumer Action Law Centre
1.25 – 2.10pm *(45 mins)*	**Panel Discussion** **Moderator** Rami Greiss, Executive General Manager, ACCC **Panellists** ▪ Stephanie Tonkin, Chief Executive Officer, Consumer Action Law Centre ▪ Victoria Thomson, Deputy Director-General, Harm Prevention and Regulation, Department of Justice, Queensland ▪ Alan Kirkland, Commissioner, ASIC

Consumers' Federation of Australia Update and Award

Listen as Consumers' Federation of Australia presents its annual showcase of outstanding advocacy projects from the consumer movement over the past year.

2.10 – 2.45pm *(35 mins)*	**Consumers' Federation of Australia Showcase** **Facilitator** Chandni Gupta, Deputy Chief Executive Officer and Digital Policy Director, Consumer Policy Research Centre
2.45 – 3.15pm *(30 mins)*	**Afternoon tea**
3.15 – 3.20pm *(5 mins)*	**Announcement of the Consumers' Federation of Australia Showcase winner/s** Catriona Lowe, Deputy Chair, ACCC

Digital natives: young adults and digital markets

Many younger Australians engage with businesses and in markets in entirely new ways from previous generations. We will learn further about this and some of the issues and opportunities facing young consumers in Australia.

3.20 – 3.30pm *(10 mins)*	**Moderator introduces session and keynote address** **Moderator** Madeline Richardson, Executive General Manager, Consumer Product Safety, ACCC **Keynote address** Millie Muroi, Economics Writer, Sydney Morning Herald and the Age
3.30 –4.20pm *(50 mins)*	**Panel Discussion** **Moderator** Madeline Richardson, Executive General Manager, Consumer Product Safety, ACCC **Panellists** ▪ Millie Muroi, Economics Writer, Sydney Morning Herald and the Age ▪ Amber Brock-Fabel, youth advocate ▪ Associate Professor Brady Robards, Monash University ▪ Natalie Giddings, Founder, Cogents Advisory Group
4.20 – 4.30pm *(10 mins)*	**Closing** **Speakers** ▪ Catriona Lowe, Deputy Chair, ACCC ▪ Erin Turner, Chief Executive Officer, Consumer Policy Research Centre

Speaker biographies

Gina Cass-Gottlieb

Chair, ACCC

Gina Cass-Gottlieb commenced her 5-year appointment as Chair of the Australian Competition and Consumer Commission (ACCC) on 21 March 2022.

Prior to her appointment Gina had over 30 years' experience advising on a large number of merger, competition and regulatory matters in Australia and New Zealand.

Since 2013 Gina has been a member of the Reserve Bank of Australia's Payments System Board. The Payments System Board is the Australian regulator of access to payment systems and the stability regulator for financial market intermediaries. Gina was a member of the Financial Regulator Assessment Authority from September 2021 to March 2022. For 10 years Gina was a director on the board of the Sydney Children's Hospitals Foundation.

Gina chairs Commission meetings, the Enforcement Committee and the Scams & Digital Markets Committee and is a member of the Mergers Review Committee, Enforcement Committee, Digital ID & CDR Committee, Infrastructure and Communications Committee, Energy Markets Board.

Gina is the first female Chair of the ACCC and its predecessor the TPC, since its establishment in 1974. Gina is also a member of the Bureau of the OECD Competition Committee and the Bureau of the International Competition Network.

Catriona Lowe

Deputy Chair, ACCC

Catriona Lowe is the ACCC's Deputy Chair, appointed for a 5-year term from January 2023. Catriona is also an Associate Member of the Australian Communications and Media Authority.

Catriona chairs the Compliance and Product Safety Committee, and is a member of the Consumer Data Right & Digital Identity and Enforcement Committees and the Scams & Digital Markets, and Energy Market Boards.

Before joining the ACCC, Catriona was a Board Member of the Australian Energy Regulator from February 2020. Catriona has held non-Executive director roles on a range of boards, including at the Australian Financial Complaints Authority, the Financial Adviser Standards and Ethics Authority and the Telecommunications Industry Ombudsman.

From 2006 to 2013, Catriona was Co-CEO of the Consumer Action Law Centre. Catriona has also held senior roles with the Consumers' Federation of Australia and the ACCC.

The Hon Dr Andrew Leigh MP

Assistant Minister for Productivity, Competition, Charities and Treasury

Andrew Leigh is the Assistant Minister for Competition, Charities, Treasury and Employment, and Federal Member for Fenner in the ACT. Prior to being elected in 2010, Andrew was a professor of economics at the Australian National University. He holds a PhD in Public Policy from Harvard, having graduated from the University of Sydney with first class honours in Arts and Law. Andrew is a past recipient of the Economic Society of Australia's Young Economist Award and a Fellow of the Australian Academy of Social Sciences.

His books include *Disconnected* (2010), *Battlers and Billionaires: The Story of Inequality in Australia* (2013), *The Economics of Just About Everything* (2014), *The Luck of Politics* (2015), *Choosing Openness: Why Global Engagement is Best for Australia* (2017), *Randomistas: How Radical Researchers Changed Our World* (2018), *Innovation + Equality: How to Create a Future That Is More Star Trek Than Terminator* (with Joshua Gans) (2019), *Reconnected: A Community Builder's Handbook* (with Nick Terrell) (2020), *What's the Worst That Could Happen? Existential Risk and Extreme Politics* (2021), *Fair Game: Lessons From Sport for a Fairer Society and a Stronger Economy* (2022) *and The Shortest History of Economics* (2024).

Andrew is a keen Ironman triathlete and marathon runner, and hosts a podcast called The Good Life: Andrew Leigh in Conversation, about living a happier, healthier and more ethical life. Andrew is the father of three sons - Sebastian, Theodore and Zachary, and lives with his wife Gweneth in Canberra. He has been a member of the Australian Labor Party since 1991.

Ashley de Silva

Chief Executive Officer, CHOICE

Ashley de Silva is the Chief Executive Officer of CHOICE, a role he has held since 2024. With a background in digital innovation and advocacy, Ashley leads a dedicated team that fights to ensure fair, safe and just markets for all consumers in Australia.

Before joining CHOICE, he served as the CEO of youth mental health service, ReachOut Australia, where he led significant growth and innovation to improve outcomes for young people and carers, resulting in numerous awards such as the Good Design Award Gold Winner and Not-for-Profit Technology Innovator of the Year.

Ashley holds degrees in Business from Monash University, an Executive MBA from the Australian Graduate School of Management, and a Masters of Science in Positive Organisational Development and Change. He serves as Board Director of mental health service Neami National.

Tom Robinson

Chief Executive Officer, Edelman Australia

Tom leads Edelman Australia with a clear mission: to shape the future of communications through bold thinking, cultural awareness and creative impact. He brings nearly 20 years of global experience, helping brands navigate change and earn trust in fast-moving markets.

Tom is passionate about the intersection of creativity, commerce and corporate communications. He's a vocal advocate for greater media diversity and a more inclusive media ecosystem in Australia.

A recognised industry voice, Tom has judged major awards, mentored emerging talent at the University of Sydney Business School, and contributed to initiatives with the Media Federation of Australia, CEDA and Melbourne Business School. He also helped found the Australian Influencer Marketing Council.

Adele Ferguson

Senior Investigative Journalist and Business Columnist, ABC

Adele Ferguson is a multi-award-winning investigative journalist with the ABC and author of Banking Bad and an unauthorised biography on Gina Rinehart.

Renowned for her ground-breaking exposes on banking, franchising, wage fraud, and the childcare sector, her reporting has triggered national and state inquiries, legislative reforms, and a royal commission.

Adele has won every major award in journalism, including nation's highest journalism award, the Gold Walkley, the Graham Perkin Journalist of the Year, two Gold Quill awards, among many others. In 2019, she was appointed a Member of the Order of Australia (AM) for her services to journalism and in 2024 she was awarded an Honorary Doctorate from the University of Adelaide.

Dr Paul Harrison

Unit Chair, Marketing and Consumer Behaviour, Deakin University

Dr Paul Harrison (PhD) is Director of the MBA program, Co-Director of the Better Consumption Lab, and Unit Chair of Marketing and Consumer Behaviour at the Deakin University, and Professor of Marketing and Governance at Universitá Cattolica del Sacro Cuore in Milano, Italy. Paul is also a graduate of the Australian Institute of Company Directors.

Paul has played a key role in shaping Australian consumer law, particularly in areas such as cooling-off periods, mobile phone plan disclosures, and insurance contract transparency. His work has influenced government policy and regulatory frameworks, and he is a sought-after commentator in the media, including appearances on ABC Radio, The New York Times, The Project, BBC news, and El País. Paul is also a regular fortnightly contributor on Radio National's Life Matters program, where he unpicks consumer behaviour, consumer psychology, and what it is to be human.

His extensive academic background includes research on marketing strategy, segmentation, trust, the social aspects of consumption, governance, social sustainability, and food advertising. He has advised the Federal Government and the Senate on matters related to consumer behaviour, and serves on the board of the Consumer Policy Research Centre, the Australian Health Practitioner Regulation Agency's (AHPRA) Rapid Regulatory Response Oversight Group, the Victorian Comprehensive Cancer Centre Advisory Board, and the Australian Internet Domain Administrator (auDa) Advisory Committee.

With over 75,000 followers on TikTok, Paul shares his passion for understanding the complexities of human behaviour, blending academic insight with engaging storytelling. He is deeply interested in philosophy, particularly in the intersection of emotions, happiness, and grief.

Paul is proud descendant of the Culgoa-Muruwari people in northern NSW.

Ciara Sterling

Chief Executive Officer, Thriving Communities Australia

As Founding CEO and Director of the Thriving Communities Australia a for-purpose charity, Ciara Sterling convenes over 350 organisations across sectors, together with people with lived experience, to forge deeper understanding of vulnerability and drive ecosystem change through social design innovation.

Ciara is also a Non-Executive Director on the Board of Consumer Action Law Centre (CALC), is a member of the White Ribbon Advisory, the Monash Safe and Equal Advisory board and a founding member of the Economic Abuse Reference Group (EARG) and sits on various corporate, government and regulatory advisory committees.

She has over 20 years' experience collaborating across corporate, government, regulators, Ombudsman, community sectors and lived experience to address the root causes of vulnerability, domestic abuse and inequality.

A key example of this is the development the One Stop One Story Hub a world-first cross-sector digital wrap around support platform enabling frontline workers in corporate, community and government organisations to connect and refer people to a range of supports through a single access point. She believes in the power of cross-sector collaboration to create genuine systemic change.

Nerida O'Loughlin PSM

Chair, Australian Communications Media Authority

Nerida O'Loughlin was appointed Chair and Agency Head of the Australian Communications and Media Authority from 14 October 2017, initially for five years. Nerida has since been reappointed until 13 October 2027.

Prior to joining the ACMA, Nerida was Deputy Secretary in the Australian Department of Communications and the Arts providing policy advice across telecommunications, broadcasting, online content and the arts. Nerida has also been responsible for major projects in the communications portfolio, including leading the Digital Television Switchover Program. Over her career, Nerida has also held senior positions in the Victorian and Commonwealth Governments, predominantly across the technology and cultural sectors.

Nerida is also an Associate Member of the Australian Competition and Consumer Commission and has been reappointed until 13 October 2027.

In 2019, Nerida was awarded an Australian Public Service Medal in the Queen's Birthday honours for outstanding public service.

Bettina Cooper

Mob Strong Senior Financial Counsellor and Strategy Lead, Mob Strong Debt Help

Bettina Cooper is an Aboriginal woman of the Boandik (Bo-Ann-Dik). Bettina is part of the leadership team for Mob Strong Debt Help, a First Nations driven program within Financial Rights Legal Centre, as a Senior Financial Counselling and Strategy Lead. Bettina has extensive experience advocating for people who are disadvantaged as a result of language, literacy skills, geographical isolation, low income, disability, trauma or related factors.

Leading the Save Sorry Business Campaign and co leading Centrepay Reforms, Bettina also serves as the Chair of the FCAN Yarning Circle, and a member of Australian Securities and Investments Commission (ASIC) Consumer Consultative Panel and the Australian Banking Association (ABA) Consumer Outcomes Group.

Pat McCafferty

Managing Director, Yarra Valley Water

Pat has been Managing Director of Yarra Valley Water, one of Australia's largest water utilities serving over 2 million people, for the past 11 years.

He has had an extensive career in the water sector, with national and international experience including as past Chair of the Water Services Association of Australia and advising the Federal Government as part of the National Water Initiative.

Pat was the inaugural Chair of Thriving Communities Australia - which focusses on supporting access to essential services for vulnerable people – and he continues to serve on its Board. He is also Deputy Chair of WaterAid Australia and is a Board Trustee at the Australian Cancer Research Foundation.

Rami Greiss

Executive General Manager, Consumer and Fair Trading, ACCC

Rami Greiss is the Executive General Manager, Consumer and Fair Trading at the ACCC. He has responsibility for the ACCC's consumer enforcement and compliance under the Competition and Consumer Act 2010. Prior to this he headed up the Merger and Authorisation Review division at the ACCC.

Rami has also held the position of Deputy General Counsel, Mergers, in the ACCC's legal group. Prior to joining the ACCC in 2006 he was a competition lawyer with the Australian Government Solicitor.

Stephanie Tonkin

Chief Executive Officer, Consumer Action Law Centre

Stephanie Tonkin is the CEO of the Consumer Action Law Centre. She started her career in public law at a large firm, and for nearly 15 years since, has worked in the community legal and consumer sectors, focusing on systemic and integrated service responses to family violence, mortgage stress and vulnerability. Steph sits on a broad range of industry and government advisory committees including the Victorian Energy and Water Ombudsman Board, the National Anti-Scam Centre Advisory Board and ASIC Consumer Advisory Panel and Standards Australia SDAC Committee. Stephanie holds a BA/LLB (Hons) from Monash Uni.

Victoria Thomson

Deputy Director-General, Harm Prevention and Regulation, Department of Justice, Queensland

Victoria leads a highly skilled and dedicated state-wide team to deliver on the vision of 'safe and empowered communities, and fair and responsible markets'.

Victoria's public service passion is using a systems-thinking approach to tackle complex problems through shared ideas and effective collaboration. She is known for her purposeful drive and commitment to pursuing regulatory excellence.

As Queensland Commissioner for Fair Trading, Victoria is a member of the national Consumer Senior Officials Network (CSON), the key forum for Australia's consumer protection regulators. She performs a similar role as Commissioner for Liquor and Gaming at several forums for liquor and gambling regulators, and is also an ex-officio member of the Australian Charities and Not-for-profits Commission (ACNC) Advisory Board.

Victoria has enjoyed 25 years of public service and has held various service delivery, program development, and policy roles across several state Government agencies. She holds a Bachelor of Behavioural Science, an Executive Masters of Public Administration, and completed the ANZSOG Executive Fellows Program in 2021.

Alan Kirkland

Commissioner, ASIC

Alan commenced as an ASIC Commissioner in November 2023.

He has over 20 years' experience in consumer protection, social services, law reform and justice in the public and not-for-profit sectors.

Earlier, Alan was the CEO at CHOICE where he represented the interests of Australian consumers for more than 11 years.

Alan was also the Executive Director of the Australian Law Reform Commission, the CEO of Legal Aid New South Wales, Chair of the National Legal Assistance Advisory Body, and Executive Director of the NSW Council of Social Service.

From 2016 to 2017, Alan was a member of the panel for the Ramsay Review, which led to the establishment of the Australian Financial Complaints Authority and Compensation Scheme of Last Resort.

He holds degrees in Arts and Law from the University of NSW, an Executive MBA from the Australian Graduate School of Management, and is a Graduate of the Australian Institute of Company Directors.

Chandni Gupta

Deputy CEO and Digital Policy Director, Consumer Policy Research Centre

Chandni Gupta is the Deputy CEO and Digital Policy Director of Consumer Policy Research Centre (CPRC) – Australia's only dedicated consumer policy think tank. Chandni leads CPRC's research and policy program, while also leading CPRC's research stream on protecting consumers in a digital world. Her work to date includes exploring the consumer shift from the analogue towards the digital economy, the impact of deceptive and manipulative online design, and the key gaps that currently exist in Australia's consumer protections. She is also a Churchill Fellowship recipient following her research and policy work on dark patterns.

Prior to CPRC, Chandni has worked in state and federal agencies, including the Australian Competition and Consumer Commission and has worked internationally both at the United Nations and the OECD.

Madeline Richardson

Executive General Manager, Consumer Product Safety, ACCC

Madeline is an experienced senior executive leader within the public sector.

She has held a wide range of positions spanning health, industrial relations, economic development, community engagement and education. Madeline is passionate about public value and delivering positive and lasting social and economic outcomes.

Currently, Madeline is Executive General Manager, Consumer Product Safety at the Australian Competition and Consumer Commission. Prior to this she was head of Skills SA and Deputy Chief Executive within the South Australian Department for Education.

Madeline serves on the Board of The Pinnacle Foundation, Australia's LGBTQIA+ education charity and when not at work Madeline loves to bike ride in the Adelaide Hills, walk her dogs and spend time with family and friends.

Millie Muroi

Economics Writer, Sydney Morning Herald and The Age

Millie Muroi is the economics writer for the Sydney Morning Herald and The Age based in Canberra's press gallery.

She was formerly a business reporter covering banks, financial services and markets in Sydney, and prior to that, a graduate economist with the WA Chamber of Commerce and Industry based in Perth. Millie completed a degree majoring in English Literary Studies (Hons) and Economics at the University of Western Australia.

Amber Brock-Fabel

Youth advocate

In a world where young people often have laws made for and about them, Amber Brock-Fabel is ensuring youth voices are heard.

Amber founded the South Australian Youth Forum in 2021 at just 17 years old. It empowers those aged 14 to 24 to discuss critical issues such as climate change, period poverty, gender equality and youth loneliness. The insights gathered – including surveys and models of engagement – are then presented to lawmakers and relevant organisations. Under Amber's leadership, the Forum has secured partnerships and collaborations with various organisations, gaining both national and international recognition, and was recently represented at the United Nations Summit of the Future, the National Inquiry into Civics Education and the Australian Conference on Youth Health. The youth-led initiative won the Connecting Communities Award at the Young Achiever of the Year Gala in 2024, while Amber herself received the 2025 Young Australian of the Year for South Australia.

Brady Robards

Associate Professor of Sociology, Monash University

Brady Robards is an Associate Professor of Sociology at Monash University. Since 2007 he has studied social media use and digital cultures. His recent projects have looked at young people's privacy management strategies on social media, the role of social media in queer cultures, digital media use in the context of alcohol consumption, young people's engagements with public services, and the impacts of social media use on employment and professional identity.

Brady's books include *Growing up on Facebook* (with Sian Lincoln, published in 2020), *Digital Intimate Publics & Social Media* (with Amy Dobson and Nic Carah, published in 2018), and *Youth & Society* (with Rob White and Johanna Wyn, published in 2017). Brady's research also appears in field-leading academic journals including *New Media & Society, Sociology, Media Culture & Society, Sexualities, and Qualitative Research*.

At Monash, Brady is also the Associate Dean (Research) in the Faculty of Arts, and the Convenor of the Monash Digital Cultures Research Group. Brady is a member of the Association of Internet Researchers (aoir.org) and the Australian Sociological Association (tasa.org.au), and on the Editorial Boards for the *Journal of Youth Studies*, the *Journal of Applied Youth Studies*, and *Social Science Computer Review*.

Natalie Giddings

Founder, Cogents Advisory Group

Natalie Giddings is a digital marketing strategist and former CEO of Hoozu, one of Australia's pioneering influencer marketing agencies. She has worked in influencer marketing since 2008 and served on the AiMCO Guiding Council for three years—Australia's industry body committed to elevating best practice. Natalie has been a long-time advocate for ethical creator partnerships and consumer transparency. With deep commercial experience and a strong understanding of regulatory expectations, she brings a real-world perspective on how young people engage with digital content and the responsibilities that come with marketing to them.

Erin Turner,

Chief Executive Officer, Consumer Policy Research Centre

Erin Turner is the CEO of the Consumer Policy Research Centre, a think tank that champions ideas to make markets fairer for Australians. She is a graduate of the Australian Institute of Company Directors and a board member of the Australian Financial Complaints Authority (AFCA) and Way Forward. Erin is the Chair of ARC Justice, the community legal centre in Central and Northern Victoria, which includes her hometown Shepparton on beautiful Yorta Yorta Country.

Libby Darwin

General Manager, Consumer and Compliance Strategies, Consumer & Fair Trading, ACCC

Libby Darwin is the General Manager of the ACCC's Consumer and Compliance Strategies Branch. This Branch plays a key strategic role in promoting compliance with, and raising awareness of, the *Australian Consumer Law*.

In recent years, Libby has helped establish the ACCC's First Nations team and NDIS coordination team. Libby chairs the NDIS (Fair Pricing and Australian Consumer Law) Taskforce comprising the ACCC, the NDIS Quality and Safeguards Commission and the NDIA. The Taskforce was established to help address price differentiation, and improve compliance by NDIS providers with their obligations under the Australian Consumer Law.

Libby has held various roles in ACCC Enforcement, and was previously an Executive Director at the Australian Energy Regulator. She holds a Bachelor of Laws and is a graduate of the Australian Institute of Company Directors.

AUSTRALIA

ACCC
AUSTRALIAN COMPETITION
& CONSUMER COMMISSION