



**Australian Financial Counselling & Credit Reform Association Incorporated**

ABN: 67 073 167 361

**Chairperson: Jan Pentland**

**Secretary: Joanne Lowth**

23 November 2005

The General Manager  
Adjudication Branch  
Australian Competition and Consumer Commission  
PO Box 1199  
Dickson 2602

**Re: Third line forcing notifications N70435 lodged by Cash Converters Pty Ltd**

As Chairperson of the Australian Financial Counselling and Credit Reform Association ("AFCCRA"), I write in support of the 17 November 2005 submission by the Consumer Law Centre of Victoria ("CLAV") in relation to the Cash Converters Pty Ltd ("CCPL") notification lodged with you on 6 October 2005.

As the peak body representing financial counsellors across Australia, AFCCRA strongly agrees with the CCLV/CFA view as expressed in their submission. Financial counsellors are daily confronted with the problems faced by their low income, marginalised clients due to payday lending and pawn broking including CCPL.

We support the conclusions of the CLCV/CFA submission and call on the Australian Competition and Consumer Commission ("ACCC") to implement the recommendations made in the submission.

Please contact me if you require further information or clarification.

Yours faithfully,

Jan Pentland  
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