



PO Box 16193
Collins Street West VIC 8007

18 September 2013

Hayley Parkes
Assistant Director, Adjudication Branch
Level 35
360 Elizabeth St
Melbourne
VIC 3000

Dear Ms Parkes,

Re: Invitation for submission on authorisation lodged by Visa and MasterCard

The Consumers' Federation of Australia (CFA) is a peak body for over 100 community based consumer organisations and consumer advocates. CFA is managed by a volunteer Executive Committee sourced from member groups and does not employ any full-time staff.

As a result, it is with regret that we decline your invitation to provide a submission. Whilst we agree there is a clear need for a consumer voice to be heard on important issues like alternative methods for authorisation of credit card transactions, our lack of resources means that CFA does not currently have the capacity to provide input.

In the circumstance we can only encourage you to keep the following basic principles at the forefront of their minds:

Consumers in Australia are entitled to:

- *affordable and equitable access to essential services*
- *protection from unsafe or unfit products and services*
- *products and services that are sustainable in terms of their environmental effects*
- *fairness*
- *information and education to assist them in making choices in an increasingly complex marketplace*
- *accessible and effective remedies for failures and breaches of the law*
- *active monitoring and enforcement of consumer protection laws*

- *input through representative bodies to policy-making that affects their interests*
- *special protection if disadvantaged or receiving a low income*

Please do not hesitate to contact me on chair@consumersfederation.org.au if you wish to discuss this matter further. We encourage you to note the constraints we have raised in this letter in your final report.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'C. Lowe', with a stylized flourish at the end.

Catriona Lowe
Chair
Consumers' Federation of Australia