

CR code Consultation statement post-July 2013

- The CR code registration draft was provided to the OAIC on 1 July 2013. A statement of consultation for the code development and drafting was provided as an annexure to the application for registration.
- Since July 2013, ARCA's consultation role with external stakeholders has been limited to the following:
 - 30 October 2013 – Email to representatives from Australian Bankers Association, Australian Finance Conference, Australian Institute of Credit Management, Australian Collectors and Debt Buyers Association, Australian Institute of Credit Management, Communications Alliance, Customer Owned Banking Association, Energy Retailers Association of Australia, Insurance Council of Australia, Mortgage Finance Association of Australia and National Finance Services Federation.
 - 13 December 2013 – Briefing to consumer advocate representatives from Consumer Law Action, Consumer Credit Legal Centre NSW and the Australian Privacy Foundation.
 - 16 December 2013 – Briefing to representatives from Australian Bankers Association, Australian Finance Conference, Australian Collectors and Debt Buyers Association, Communications Alliance, Insurance Council of Australia, and Mortgage Finance Association of Australia.

It is noted that many ARCA Members are also members of other industry associations, including the Australian Bankers Association and Australian Finance Conference.

- In addition to this, in the period since July 2013, ARCA has had regular meetings with external stakeholders including both other industry associations, consumer advocates and government bodies (including ASIC and the Attorney General's Department). These informal meetings have

involved updates on a range of matters relevant to ARCA activities, including informal updates on the development of the CR code registration. Because of the informal nature of these meetings (and the fact the CR code is not the sole topic of conversation), we have not documented these discussions separately.

- ARCA has regularly consulted with its own Members during this period, both formally and informally. Given the varied CR code has been submitted with endorsement of the ARCA board, it is not necessary to detail this consultation.