

EXPOSURE DRAFT



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National Consumer Credit Protection Amendment (Credit Cards) Regulations 2017

I, General the Honourable Sir Peter Cosgrove AK MC (Ret'd), Governor-General of the Commonwealth of Australia, acting with the advice of the Federal Executive Council, make the following regulations.

Dated 2017

Peter Cosgrove
Governor-General

By His Excellency's Command

Kelly O'Dwyer [**DRAFT ONLY—NOT FOR SIGNATURE**]
Minister for Revenue and Financial Services

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1 Name

This instrument is the *National Consumer Credit Protection Amendment (Credit Cards) Regulations 2017*.

2 Commencement

- (1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. Sections 1 to 4 and anything in this instrument not elsewhere covered by this table	The day after this instrument is registered.	
2. Schedule 1, item 1	The day after this instrument is registered.	
3. Schedule 1, item 2	At the same time as Part 3 of Schedule 1 of the <i>Treasury Laws Amendment (2017 Measures No. 8) Act 2017</i> commences. However, the provisions do not commence at all if that Part does not commence.	

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

- (2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

3 Authority

This instrument is made under the following:

- (a) the *National Consumer Credit Protection Act 2009*;
- (b) the *National Consumer Credit Protection (Transitional and Consequential Provisions) Act 2009*.

4 Schedules

Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.

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Schedule 1 Amendments

Schedule 1—Amendments

National Consumer Credit Protection Regulations 2010

1 Regulation 38 (subparagraph (b)(xxi) of the definition of *infringement notice offence*)

Omit “131(2)”, substitute “131(1)”.

2 Regulation 38 (after subparagraph (b)(xxii) of the definition of *infringement notice offence*)

Insert:

- (xxiia) subsection 133BF(1);
- (xxiib) subsection 133BFA(2);
- (xxiic) subsection 133BFB(2);
- (xxiid) subsection 133BFC(2);
- (xxiie) subsection 133BS(1);
- (xxiif) subsection 133BT(1);
- (xxiig) subsection 133BU(2);
- (xxiih) subsection 133BV(2);
- (xxiij) subsection 133BW(2);