

24 May 2013

Manager
Disclosure & International Unit
Retail Investor Division
The Treasury
Langton Crescent
Parkes ACT 2600

christian.mikula@treasury.gov.au

Dear Mr Mikula

Discussion Paper: *Changes to disclosure requirements under the National Consumer Protection Act 2009*

National Legal Aid (NLA) represents the Directors of the eight state and territory legal aid commissions (commissions) in Australia. The commissions are independent statutory authorities established under respective state or territory enabling legislation. They are funded by state or territory and Commonwealth governments to provide legal assistance to disadvantaged people.

NLA aims to ensure that the protection or assertion of the legal rights and interests of people are not prejudiced by reason of their inability to:

- obtain access to independent legal advice;
- afford the appropriate cost of legal representation;
- obtain access to the federal and state and territory legal systems; or
- obtain adequate information about access to the law and the legal system.

Each of the commissions assists a significant number of consumers with credit related problems each year.

The Consumer Credit Legal Centre (NSW) Inc and the Consumer Action Law Centre have provided NLA with a copy of their submission to this Discussion Paper.

NLA is writing to endorse the content of this submission and we support the suggestions made therein.

We thank you for the opportunity to make this submission. Please do not hesitate to contact us if you require any further information.

Yours sincerely

A handwritten signature in black ink, appearing to read 'A Reilly', written in a cursive style.

Anthony Reilly
Chair