



**Australian
Competition &
Consumer
Commission**

Ministerial Briefing Paper

September 2013

This page and the subsequent 16 pages have been redacted on the basis that they are exempt from release.

ACCC FINANCIAL POSITION

Issue

The ACCC has experienced a deteriorating financial position over recent years as shown in Table 1 below. This is due to three basic factors:

- The growth in our base funding has not kept pace with the growth and increasing complexity of economic activity;
- Where we have been given additional resources for new or expanded functions these additional resources have proved inadequate; and
- The impact of the various Commonwealth sector wide efficiency dividends.

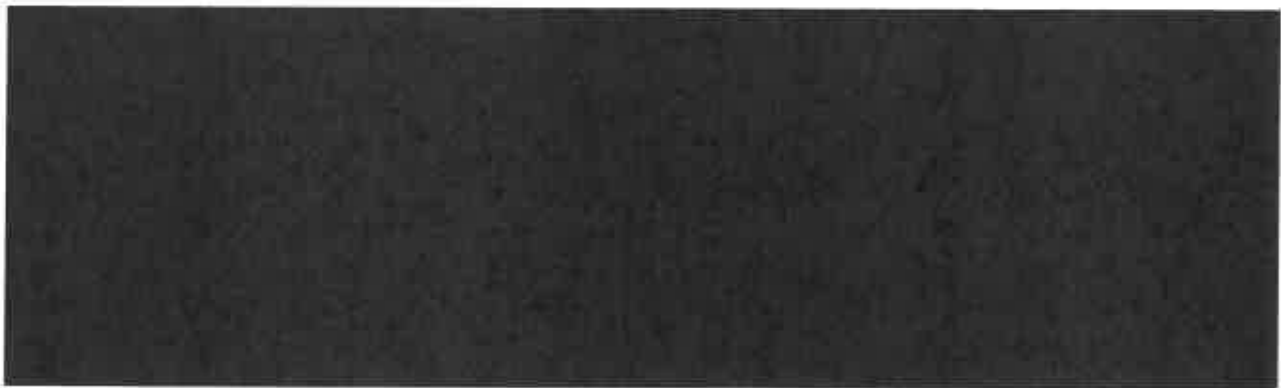


Table 1: ACCC Historical Financial Results*

	2009-10 \$m	2010-11 ¹ \$m	2011-12 \$m	2012-13 ² \$m
Appropriation	142.9	141.3	151.3	150.2
Other revenue	4.2	1.2	1.7	0.9
Total Income	147.1	142.5	153.0	151.1
Expenditure	145.7	147.0	170.8	169.4
Underspend/(Overspend)	1.4	(4.5)	(17.8)	(18.3)
Depreciation	-	4.8	4.7	5.1
Litigation Contingency Fund	-	-	3.6	2.5
Total Surplus/(Deficit)	1.4	(9.3)	(26.1)	(25.9)

These numbers are in nominal terms: the \$7.3 million increase over three years in the appropriation funding is in fact an \$11 million reduction in real terms. The background is set out below

Base Funding

There are significant functions that need to be undertaken by us that are either largely unfunded, or have expanded well beyond their initial funding level as the economy has grown in size and complexity. Some examples are as follows.

¹ Funding for depreciation expenditure ceased in the 2010-11 financial year

² The final 2012-13 result is not final and has not received audit clearance at this stage

General Growth in the Economy and Complexity of the Operating Environment

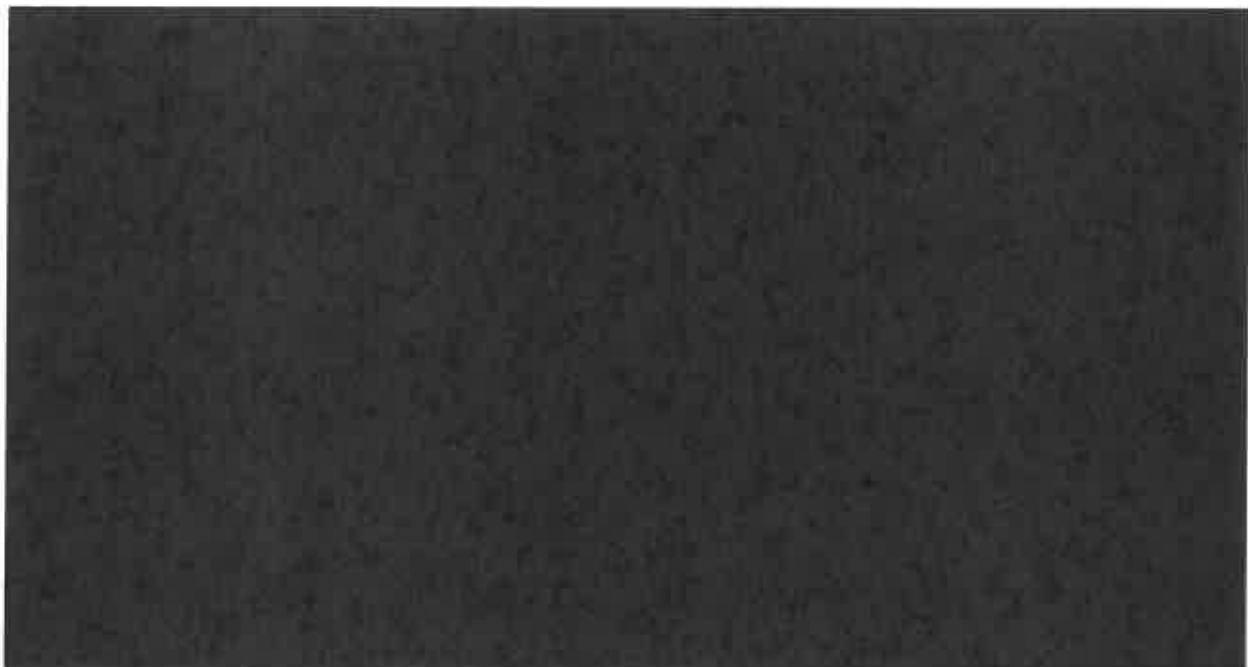
Since 2003-04 there have been a number of significant amendments to the laws administered by the ACCC, while concurrently the environment in which we operate has expanded significantly and become more complex. For example:

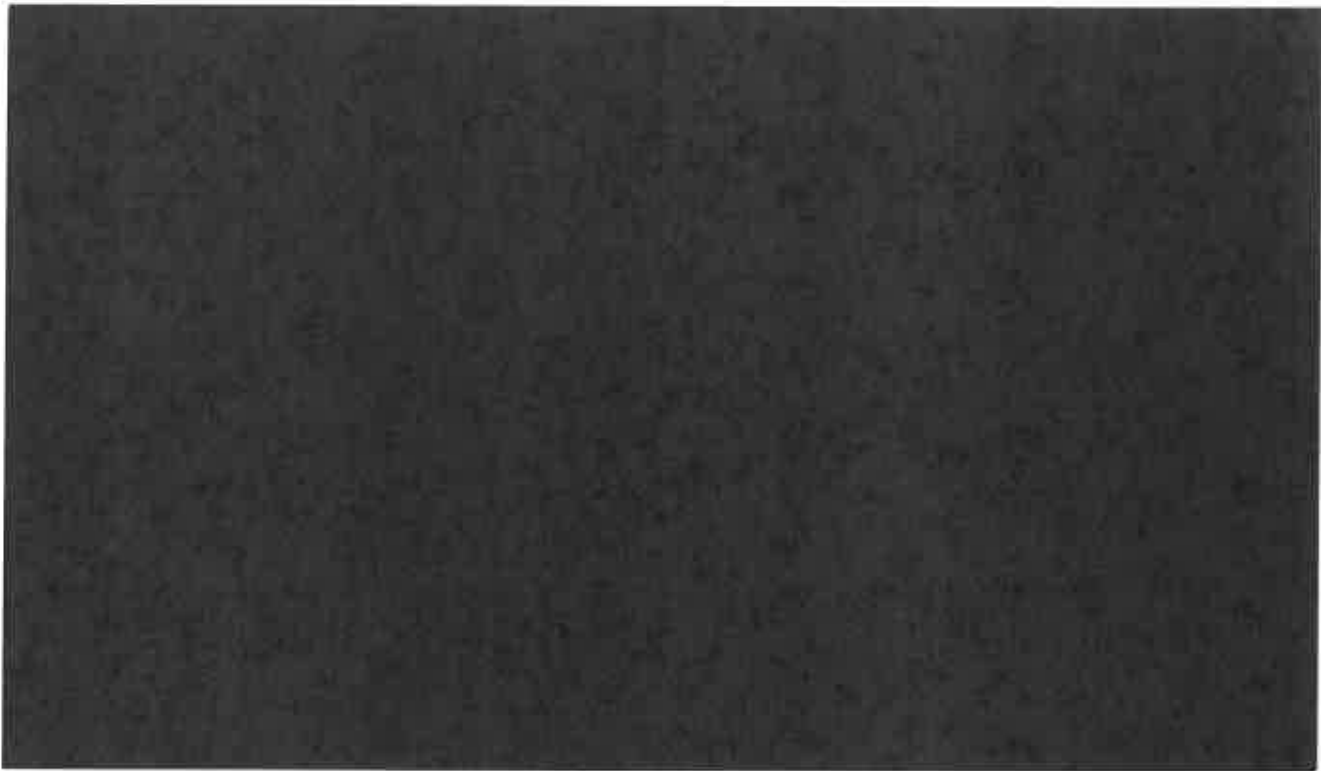
- the economy represented by GDP has increased from around \$US500 billion in 2004 to around \$US1300 billion in 2012;
- the market place has evolved from predominantly a bricks and mortar model to one involving multiple marketing and distribution channels driven predominantly through the internet, which has accelerated globalisation of trade; and
- there has been considerable increases in the complexity of the delivery of goods and services to business and consumers with fast moving technology and market evolution with less emphasis on jurisdictional based trading.

Reflecting these developments there has been no lessening, in fact clearly an increase, in the community's and parliament's expectations and the demands being made on us in terms of our continuing activities.

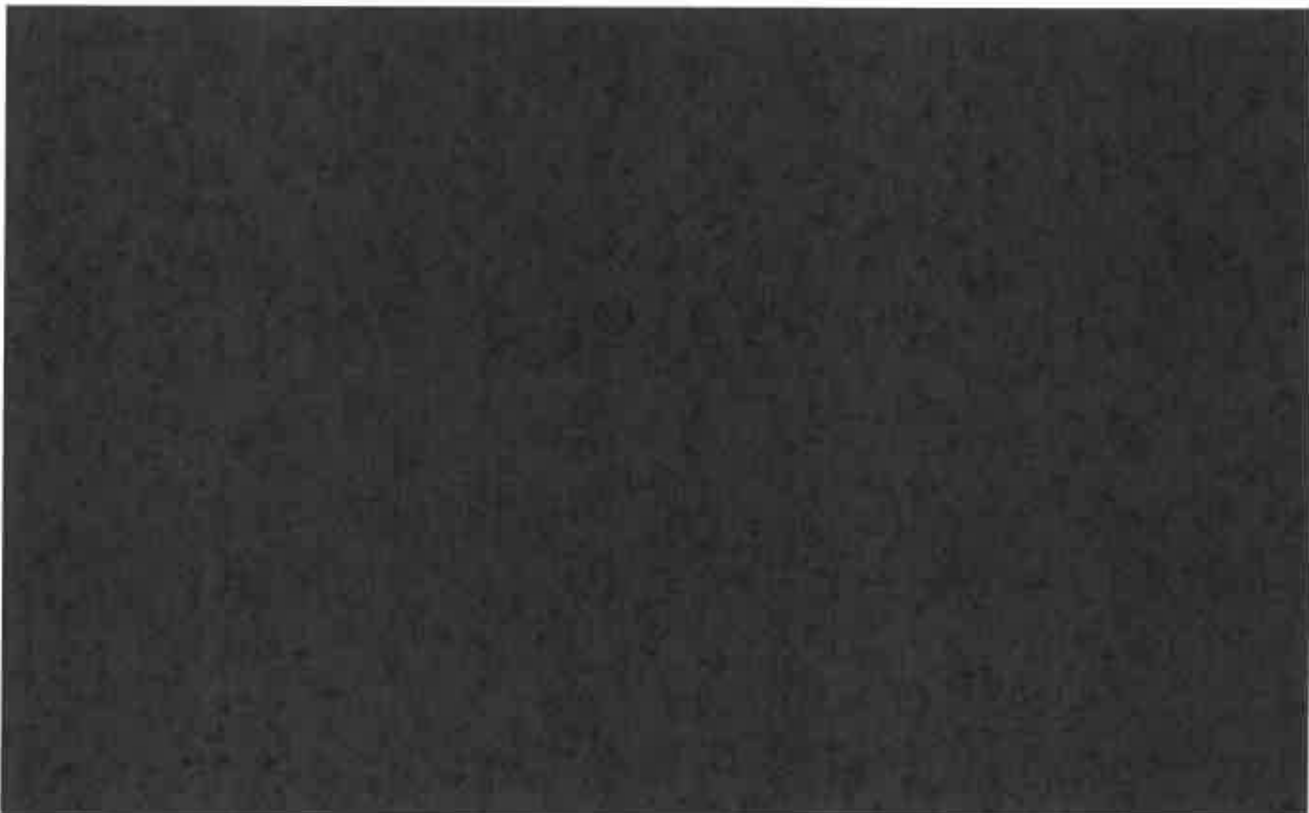
While we have sought to keep pace with these market changes it is increasingly obvious that we require further resources to provide the same level of intervention from a compliance and enforcement perspective in key areas and in particular concentrated markets, online market practices and financial services.

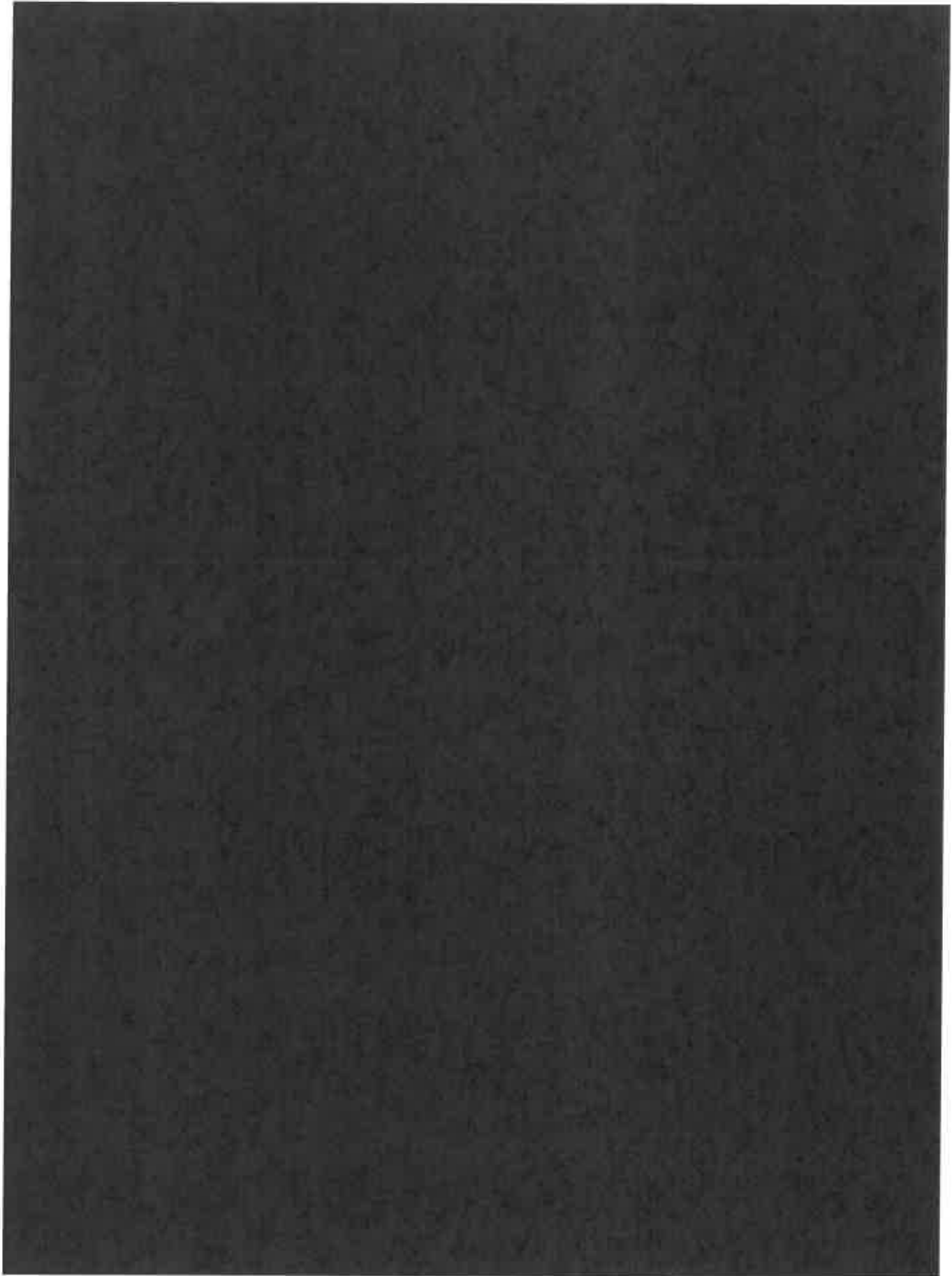
As an indication of the impact of the growth in economic activity on our resourcing situation if our base funding had grown in line with the growth in nominal GDP since 2009-10 our budget funding last financial year would have been about \$17 million higher than it in fact was, which broadly matches the current shortfall.





Given the current financial situation the ACCC will be seeking the additional funding in 2013-14. However this will not resolve the longer term base funding structural issues for which the ACCC is requesting Government consideration.



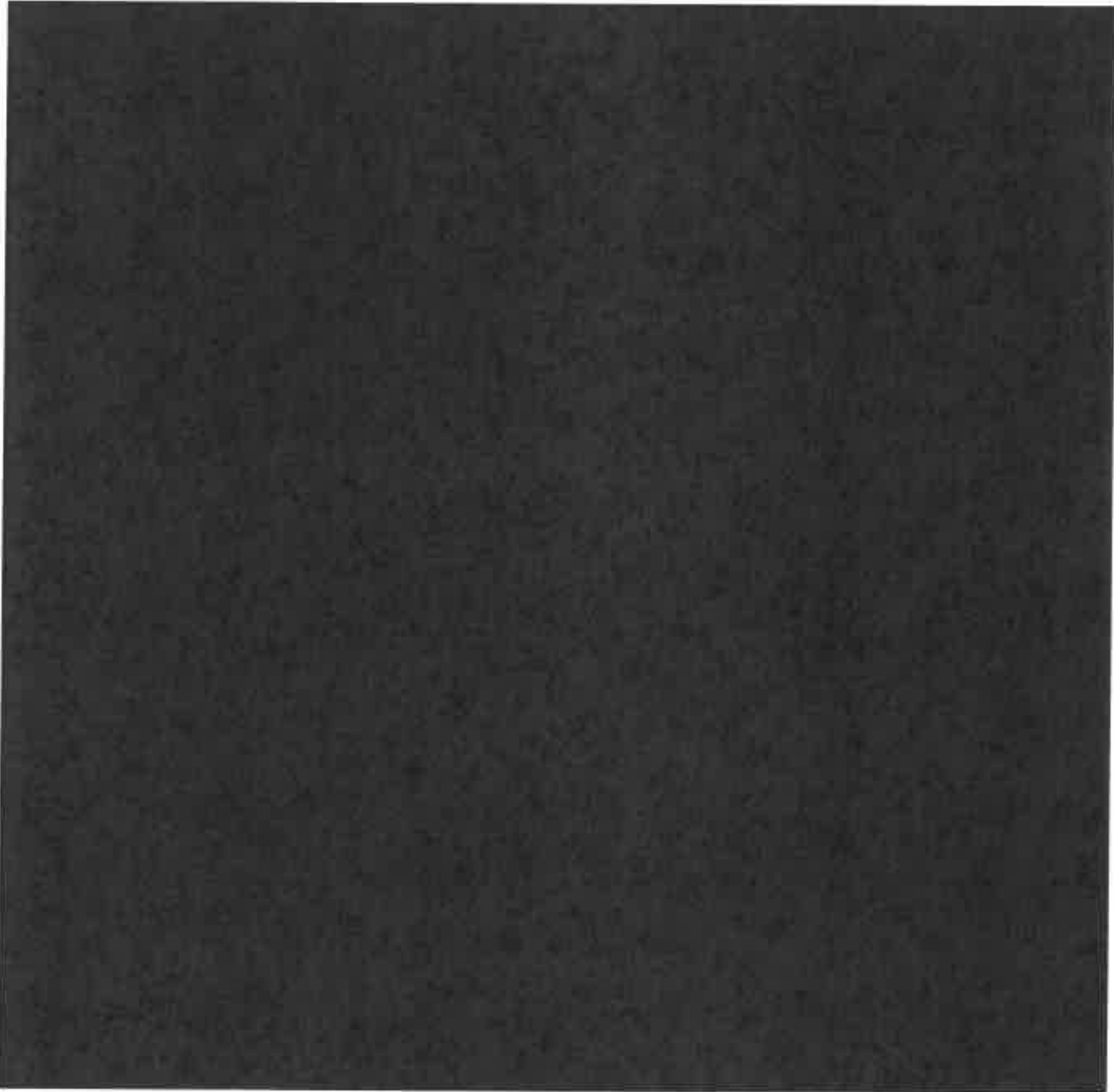


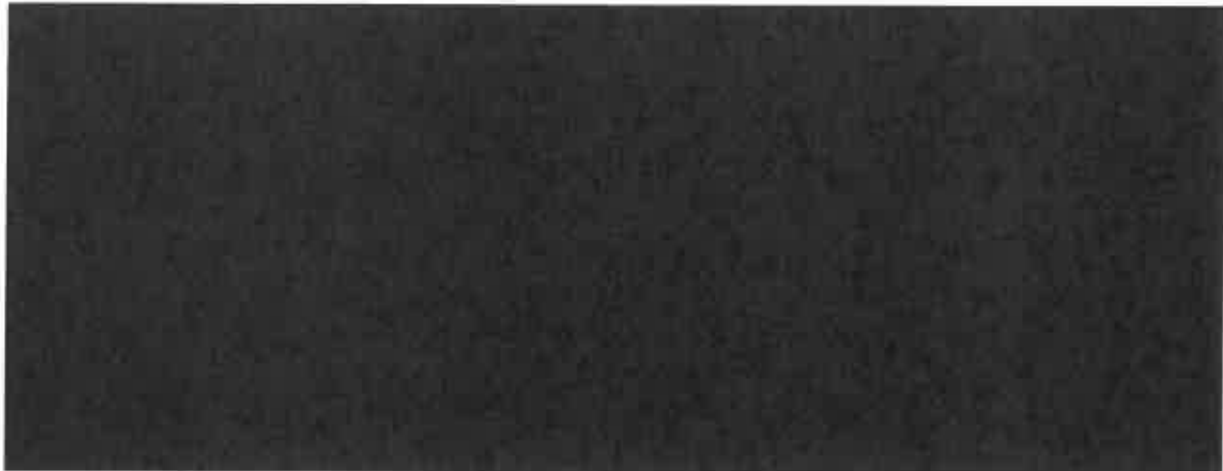


Efficiency Dividends

We appreciate that all Commonwealth departments and agencies have been subject to efficiency dividends in recent years. However, the efficiency dividends have had a particularly sharp impact on the ACCC. Last financial year the various efficiency dividends resulted in a reduction of our funding of \$7.2 million.

We have endeavoured to find efficiencies and cost savings across our business areas in order to meet the efficiency dividends. 



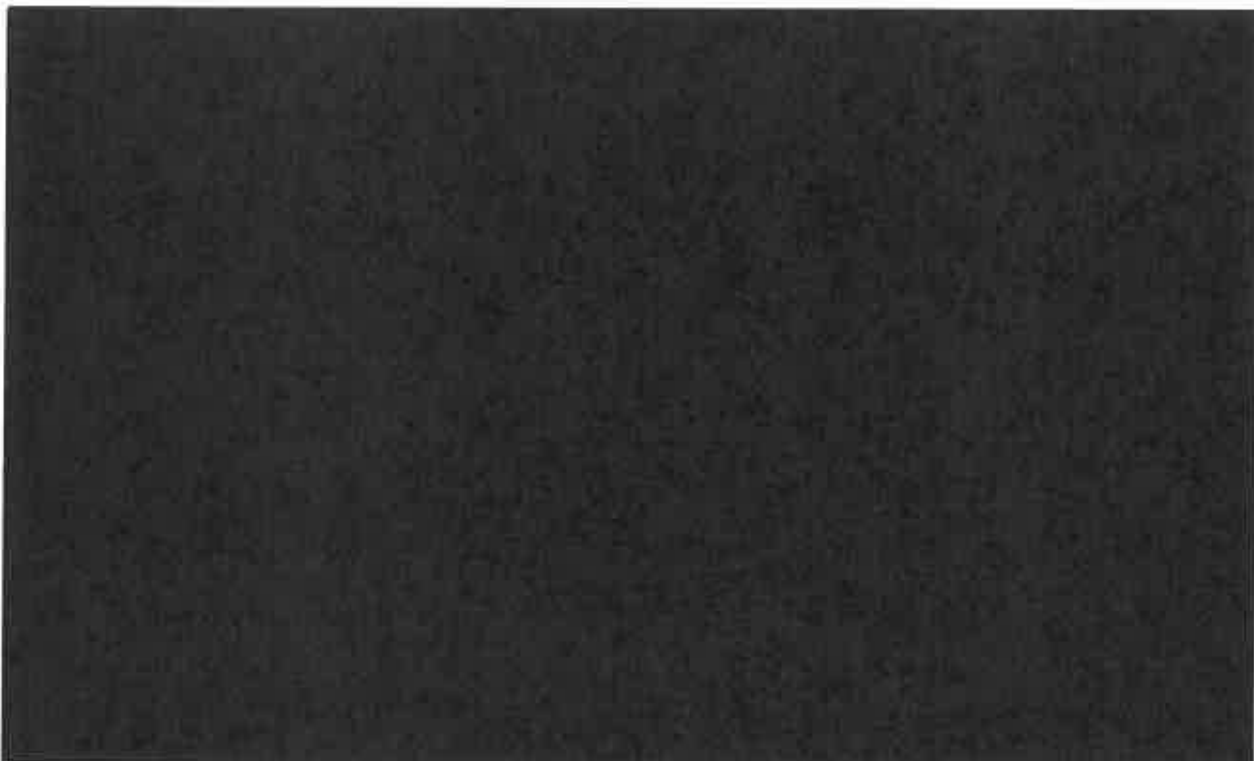


Net Equity Position

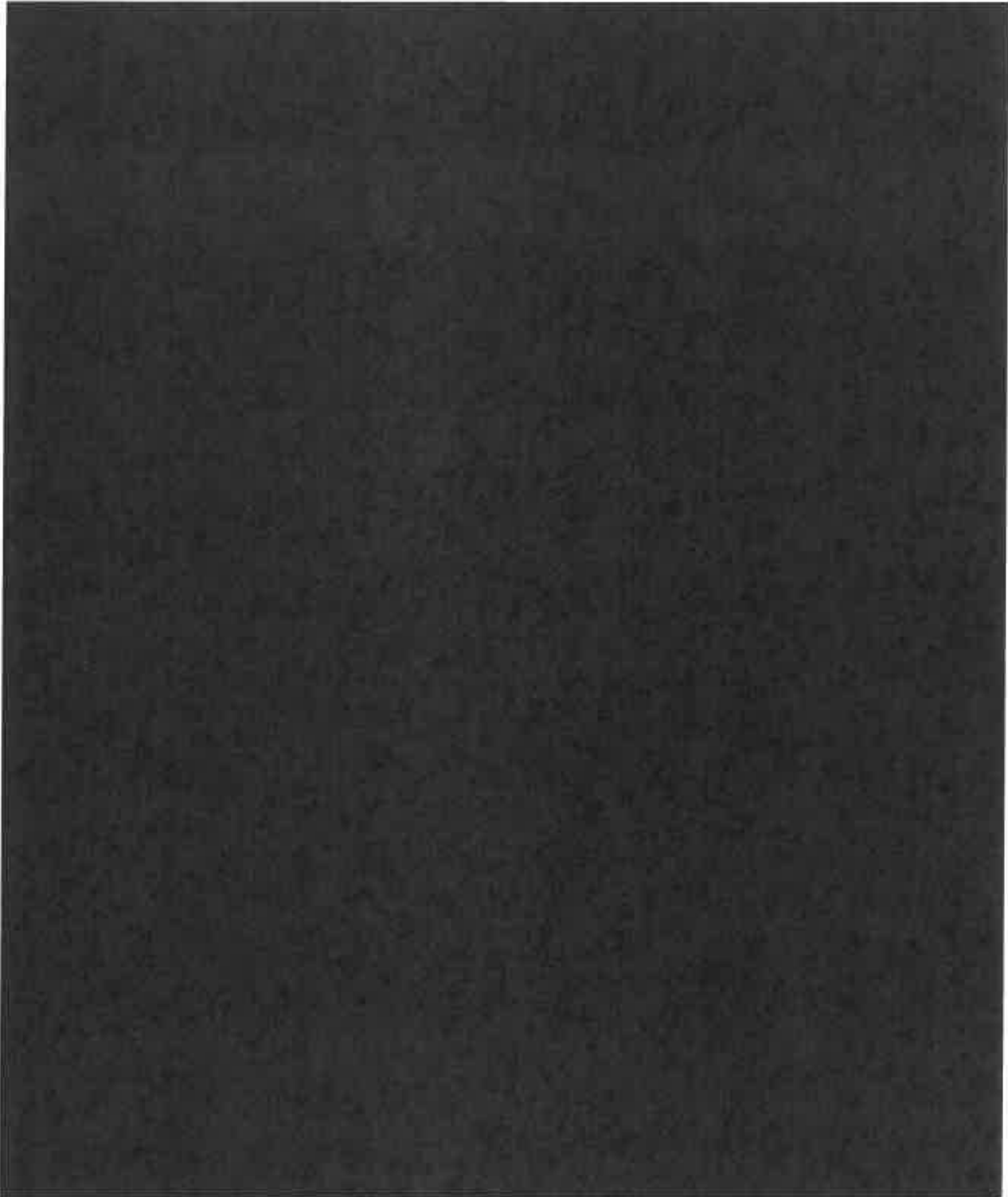
While the recent deficits up until 2011-12 have been funded through balance sheet reserves, this is no longer sustainable. The effect of the recent deficits, while being necessary in delivering the investigation, enforcement and regulatory functions that are required under the relevant pieces of legislation that impact our operations, has been to reduce the capital base of the agency as follows:

Table 2: ACCC Historical Equity Position

	2009-10 \$m	2010-11 ³ \$m	2011-12 \$m	2012-13 ⁴ \$m
Total Equity	45.0	38.0	14.5	(9.4)



³ Funding for depreciation expenditure ceased in the 2010-11 financial year.



This page and the subsequent 29 pages have been redacted on the basis that they are exempt from release.

BACKGROUND BRIEF

Table of contents

Overview	2
Purpose, Role and Functions	2
ACCC and AER Missions	3
What We Do	3
Competition issues	3
Consumer Protection issues	5
Regulatory issues	7
International Engagement	10
Ministers Roles	10
ACCC and AER Members	12
The Senior Executive	13
Organisation Structure	14
ACCC Contact Details and Websites	15

Overview

The Australian Competition and Consumer Commission (ACCC) is an independent Commonwealth statutory authority whose role is to enforce the *Competition and Consumer Act 2010* (CCA) and a range of additional legislation. The ACCC promotes competition, fair trading and regulates national infrastructure for the benefit of all Australians.

The Commission has seven members, including the chair and two deputy chairs, all of whom are full-time members of the ACCC appointed by the Governor-General for terms of up to five years. Appointments are made after the majority of state and territory jurisdictions support the selection.

The Australian Energy Regulator (AER) is Australia's national energy market regulator. The AER has an independent Board, with its staff, resources and facilities provided by the ACCC. The AER's functions primarily relate to electricity and gas markets in eastern and southern Australia. The AER has one Commonwealth member and two state/territory members. The AER and ACCC take a coordinated approach to issues of common interest under the CCA and the energy laws.

While specific functions vary according to the legislated responsibilities that underpin the ACCC and AER, the two bodies share many common objectives, both working to protect, strengthen and supplement competitive market processes.

The ACCC is within the Treasury portfolio. The responsible minister prior to the 2013 election was the Hon David Bradbury MP, Assistant Treasurer.

Purpose, role and functions

The ACCC's purpose is to make markets work for consumers, now and in the future. The ACCC works to enhance the welfare of Australian's by fostering competitive, efficient, fair and informed Australian markets. Its aim is to bring greater competitiveness and fair trading to the Australian economy, working on the fundamental principle that this benefits consumers, business and the wider community.

The AER works to promote efficient investment in, and efficient operation and use of, energy services in the long term interests of consumers. It does this through setting network prices that are efficient, ensuring wholesale energy markets operate competitively, and by educating and protecting consumers.

The ACCC and AER foster a culture of compliance through an integrated approach to administering and enforcing the law. The ACCC and AER's roles are critical in making markets work through:

- maintaining and promoting competition and remedying market failure – by preventing anti-competitive mergers, stopping cartels and intervening when unlawful misuse of market power occurs
- protecting the interests and safety of consumers and supporting a fair marketplace – by addressing misleading behaviour, removing unsafe goods and tackling unconscionable dealings
- driving efficient infrastructure – through industry specific regulation and access regimes.

For competition to remain healthy, businesses need to operate within boundaries of acceptable and fair behaviour towards their customers, competitors and suppliers. The

CCA and other legislation administered by the ACCC sets these boundaries. Under the CCA, the ACCC has power to:

- stop unlawful conduct
- deter future offending conduct
- where possible, undo harm caused by contravening conduct
- encourage the effective use of compliance systems
- where warranted, punish the wrongdoer by court imposed penalties or fines.

ACCC and AER Missions

The goals and strategies of the ACCC under the ACCC & AER 2013–14 Corporate Plan are:

1. Maintain and promote competition and remedy market failure.
2. Protect the interests and safety of consumers and support fair trading in markets affecting consumers and small business.
3. Promote the economically efficient operation of, use of and investment in monopoly infrastructure.
4. Increase our engagement with the broad range of groups affected by what we do.
5. Increase our effectiveness as an organisation through a commitment to our people, planning and systems.

The goals and strategies of the AER under the ACCC & AER 2013–14 Corporate Plan are:

1. Promote competitive and efficient energy markets.
2. Build consumer confidence in energy markets.
3. Promote efficient investment, operation and use of energy networks.
4. Strengthen stakeholder engagement in energy markets and regulatory processes.
5. Increase our effectiveness as an organisation through a commitment to our people, planning and systems.

The full ACCC and AER Corporate Plan 2013-2014 can be accessed on the ACCC website, www.accc.gov.au.

What we do

The ACCC divides its operational functions into two areas:

- Competition and consumer issues
- Regulatory issues

Further details about the ACCC's role and functions in these areas are provided below.

Competition issues

Anti-competitive conduct

A key function of the ACCC is investigating potential breaches of the CCA and where appropriate, taking enforcement action. Part IV of the CCA contains a range of provisions that prohibit anti-competitive conduct. These provisions prohibit unlawful

anti-competitive conduct across all sectors of the economy and the ACCC is the only national authority regulating anti-competitive conduct.

The anti-competitive conduct provisions in Part IV of the CCA cover:

- cartel conduct, including price fixing, bid rigging and market sharing
- primary and secondary boycotts
- misuse of market power
- agreements that substantially lessen competition
- resale price maintenance
- exclusive dealing, including third line forcing

Merger and acquisition assessment

Section 50 in Part IV of the CCA prohibits mergers and acquisitions that will, or are likely to, substantially lessen competition in any market.

The vast majority of merger assessments occur through an 'informal' clearance process, whereby the ACCC advises the merger parties on whether, in its view, the proposal is likely to substantially lessen competition. Where the ACCC is satisfied after pre-assessment that there is a low risk of a merger substantially lessening competition, it may decide not to conduct a review.

During the 2012–13 financial year, the ACCC conducted significant public informal merger reviews in concentrated markets such as supermarkets, energy, media and financial services. In this period, the ACCC considered 289 matters for compliance with section 50 of the CCA. Of these matters, 6 mergers were publicly opposed by the ACCC.

Authorisations and notifications

In certain circumstances the ACCC can grant statutory protection from legal action for anti-competitive conduct. The authorisation and notification provisions of the CCA allow the ACCC to grant immunity when the public benefit from the anti-competitive conduct outweighs any public detriment. Both notification and authorisation processes are public and all relevant submissions are published on a public register.

Authorisations	The ACCC may 'authorise' businesses to act in a way that might otherwise breach the CCA where it is satisfied that the public benefit outweighs any public harm, including from a lessening of competition. The ACCC issues a draft decision and consults publically on authorisation decisions.
Exclusive dealing notifications	Notification of exclusive dealing with the ACCC protects businesses from legal action for potential breaches of the CCA. Lodging a notification provides automatic legal protection from the lodgement date, or soon after in the case of third line forcing, which remains in force unless revoked by the ACCC.
Collective bargaining arrangements	Businesses can seek protection under the CCA for collective bargaining arrangements by lodging a collective bargaining notification or through seeking authorisation. In order to lodge a valid collective bargaining notification, small businesses must satisfy a number of requirements.
Certification Trade Marks	The ACCC is responsible for assessing the rules for the use of certification trade marks under the <i>Trade Marks Act 1995</i> .

Export Agreements	The CCA provides an exemption for export agreements in relation to particular breaches of Part IV of the CCA where certain conditions are met.
-------------------	--

Consumer protection issues

Australian Consumer Law

The Australian Consumer Law (ACL), contained in Schedule 2 to the CCA, contains an array of consumer protection provisions. The Australian Securities and Investments Commission (ASIC) and the state and territory fair trading agencies are also ACL regulators. ASIC has responsibility for ACL matters concerning financial products and/or services.

The ACL contains provisions regarding:

- misleading and deceptive conduct and false or misleading representations
- unconscionable conduct
- consumer guarantees
- a range of unfair practices, such as unsolicited consumer agreements, pyramid selling, component pricing and multiple pricing
- unfair contract terms

Product Safety

The ACCC administers and enforces a range of product safety provisions under the CCA that aim to protect consumers from unsafe products. Under the ACL, the Minister has a range of powers for market intervention. The ACCC advises the Minister on the use of these powers. The Minister is involved in the following aspects of product safety:

Notifications of voluntary recalls	Corporations who undertake voluntary recalls on the grounds of safety are required to notify the Minister within two days of taking recall action.
Warning notices	The Minister can issue a public warning notice stating that the safety aspects of a particular good are under investigation and/or warning of risks associated with its use.
Mandatory safety and information standards	Standards are made either by regulation or declared by the Minister through the Federal Register of Legislative Instruments. Compliance with standards is enforced by the ACCC.
Product bans	The Minister may ban the supply of unsafe goods for an initial period of 18 months, after which time the banning order may be allowed to expire or can be made permanent.
Compulsory product recall orders	The Minister may order suppliers to recall goods in a specified manner in certain circumstances.

Achieving compliance with the CCA

The ACCC achieves compliance with the CCA through a number of activities including:

- Enforcement - among a range of possible enforcement options, the ACCC may accept an administrative resolution, issue infringement notices, accept a court-enforceable undertaking, or instigate civil or criminal court proceedings
- Education and outreach
- Developing practical guidance for businesses and consumers regarding their rights and obligations under the CCA
- Liaising with other ACL regulators, relevant government bodies and industry associations on emerging issues

The ACCC is also responsible for promoting and enforcing compliance with four mandatory industry codes: the Franchising Code, the Horticulture Code, the Oilcode and the Unit Pricing Code. Additionally, the ACCC works closely with the small business sector, including through publishing a range of targeted guidance for small businesses.

Scams

The ACCC uses a multi-faceted approach to disrupt scams and to provide education to consumers regarding scam activity. This approach includes gathering intelligence, using targeted education and, where appropriate, taking enforcement action. The ACCC participates in campaigns such as National Consumer Fraud Week and a range of other awareness activities. The ACCC also maintains the Scamwatch website and issues 'Scamwatch alerts' in response to intelligence gathered about common scams.

Enforcement and Compliance priorities

The ACCC's enforcement and compliance activities are guided by its *Compliance and Enforcement Policy*. The ACCC is currently prioritising its work in the following areas:

- consumer protection in the telecommunications and energy sectors
- online competition and consumer issues including conduct which may impede emerging competition between online traders or limit the ability of small businesses to effectively compete online
- competition and consumer issues in highly concentrated sectors, in particular in the supermarket and fuel sectors
- credence claims, particularly those in the food industry with the potential to have a significant impact on consumers or the competitive process
- misleading carbon pricing representations
- the ACL consumer guarantees regime
- consumer protection issues impacting on Indigenous consumers.

The ACCC's full *Compliance and Enforcement Policy* can be accessed on the ACCC website, www.accc.gov.au.

CCA and ACL Penalties

A range of penalties are available under the CCA where the ACCC is able to prove a breach. Under some provisions of the ACL the ACCC can pursue maximum civil pecuniary penalties of \$1.1m for corporations and \$220,000 for individuals. The ACCC may also issue an infringement notice where it has reasonable grounds to believe that a person has contravened certain consumer protection laws.

Penalties of up to \$10 million, or three times the gain from the conduct, or 10% of annual turnover are available for some breaches of Part IV of the CCA. Additionally, the ACCC can also seek injunctions, disqualification orders and consumer redress in certain circumstances.

Criminal penalties, including up to 10 years imprisonment, are available for cartel conduct.

Regulatory issues

The ACCC's regulatory role can be divided into two key areas:

1. regulating access to national infrastructure under Part IIIA of the CCA (communications, energy (AER), bulk water, rail and port terminal services) and
2. monitoring other markets (including fuel, airports and aviation, waterfront and shipping, and postal services) where there is limited competition.

National Infrastructure

Energy

The AER regulates the electricity and gas industries, setting prices for using energy networks (electricity poles and wires and gas pipelines) to transport energy, and monitoring the wholesale electricity and gas markets to ensure suppliers comply with the National Electricity Law and Rules and the National Gas Law and Rules.

Since assuming responsibility for regulation of the retail energy markets in some jurisdictions the AER acquired further monitoring and enforcement roles and functions under the National Energy Retail Law and the National Energy Retail Rules. These functions include authorising retailers to sell energy and administering the national retailer of last resort scheme aimed at protecting customers and the market in the event of a retail business failure.

Communications

The ACCC is responsible for the economic regulation of the communications, broadcasting and content sectors and carries out functions under industry-specific competition and access regulation in Parts XIB and XIC of the CCA. These provisions concern anti-competitive conduct in the industry and access by companies to essential telecommunications infrastructure mainly supplied by Telstra via its fixed line network. The ACCC also examines competition issues in the mobile, broadcasting and content and Pay TV sectors and in spectrum developments and emerging new technologies.

In the future, extensive infrastructure services will be supplied via the National Broadband Network (NBN). The ACCC's role regarding the NBN is to ensure this access is supplied in terms that promote competition for the long-term benefit of consumers and businesses.

Part XIC of the CCA allows service providers to access 'declared' telecommunications services, as decided by the ACCC, in order to supply competitive services to end-users. In 2012 the ACCC undertook a public inquiry which determined that wholesale ADSL should be a declared service.

Rail

In the area of rail the ACCC's responsibilities include:

- assessing undertakings by rail access providers on rail track infrastructure
- monitoring and administering relevant provisions of accepted undertakings
- carrying out functions under accepted undertakings, including arbitrating access disputes.

Water

The ACCC regulates the rural water industry in the Murray-Darling Basin, monitoring regulated water charges and enforcing compliance with Commonwealth Water Rules made under the *Water Act 2007*, which aim to free up water markets by reducing barriers to trade faced by irrigators, and to promote the economically efficient use of water resources and infrastructure assets.

Port terminal services

The ACCC also has responsibilities in relation to port terminal services provided by vertically integrated port operators for the export of bulk wheat. The ACCC assesses undertakings given in respect of those services under Part IIIA of the CCA and monitors compliance with accepted undertakings. The ACCC also carries out functions given to it in undertakings. Furthermore, the ACCC is responsible for monitoring vertically integrated port operators' compliance with certain rules in the *Wheat Export Marketing Act 2008* (Cth).

ACCC Regulation - Monitoring Functions

Industry	Role
Petrol monitoring	<p>The Australian Government has directed the ACCC to monitor the petrol industry under Part VIIA of the CCA. In performing this function, the ACCC is able to keep abreast of industry developments and also to formulate timely advice to the government and the public. As part of this monitoring role, the ACCC produces an annual report on the Australian petroleum industry and provides this report to the Minister.</p>
Postal services	<p>The ACCC has three key responsibilities in regulating postal services:</p> <ul style="list-style-type: none"> • assessing price notifications for Australia Post's reserved services • inquiring into disputes about the terms and conditions on which Australia Post provides bulk mail services • monitoring for cross-subsidies between reserved and non-reserved services.
Air services	<p>The ACCC monitors the prices, costs and profits of aeronautical and car parking services at Adelaide, Brisbane, Melbourne (Tullamarine), Perth and Sydney (Kingsford Smith) airports under the CCA, while the <i>Airports Act 1996</i> requires it to report on their finances and quality of service.</p> <p>The ACCC also assesses Airservices' price notifications and decides whether to object to, or accept, the proposed price increases.</p>
Stevedoring	<p>In the area of Australia's container stevedoring industry, the ACCC:</p> <ul style="list-style-type: none"> • monitors the performance of the industry including prices, costs and profits • investigates complaints about international liner cargo shipping conference agreements. • provides information to the government and the community on our findings.

International Engagement

The ACCC engages closely with its competition and consumer protection counterparts around the world. The need for international cooperation has grown as trading across borders has become more frequent and consumers have become exposed to more complex transactions across multiple jurisdictions.

The ACCC undertakes a range of activities with its international counterparts, including cooperation on specific cases and discussions on international best practice and convergence. Cooperation is facilitated by groups such as the International Competition Network and International Consumer Protection Enforcement Network. The ACCC participates actively in both networks to help promote effective competition and consumer protection policies and their enforcement around the world.

Ministers' Roles

The ACCC is within the Treasury Portfolio, with the designated Minister having responsibility for the ACCC. The responsible Minister has a range of powers under the CCA. These are discussed below.

Ministerial directions

Under section 29 of the CCA, the Minister may give the ACCC directions connected with the performance of its functions or the exercise of its powers under some areas of the CCA. Under section 95ZE, 95ZF and 95ZH of the CCA, the Minister may, subject to conditions, give the ACCC directions relating to price surveillance. The Minister may:

Give the ACCC a direction to monitor prices, costs and profits relating to the supply of goods or services by persons in a specified industry, and to give the Minister reports on the monitoring as directed	Section 95ZE
Give the ACCC a direction to monitor prices, costs and profits relating to the supply of goods or services by a specified person, and to give the Minister reports on the monitoring as directed	Section 95ZF
Direct the ACCC to give special consideration to a specified matter or matters in exercising its powers and performing its functions under Part VIIA (price surveillance) of the CCA	Section 95ZH

For example, the ACCC's formal petrol monitoring activities are undertaken in accordance with a direction under section 95ZE of the CCA.

Product safety

The Minister has a large role and a comprehensive range of powers in relation to product safety. The ACCC advises the Minister on the exercise of these powers. Further details about the Ministers product safety powers are below.

Declarations

Under Part IIIA of the CCA, the designated Minister can 'declare' facilities that the National Competition Council believes to be essential. If the facility is owned or operated by a state or territory government, the designated Minister is the responsible state or territory Minister.

Roles of other Commonwealth Ministers

The Minister with responsibility for transport can 'declare' airport services under the provisions of the *Airports Act 1996*. The Minister is also responsible for Part X of the CCA, which covers international liner shipping. The Minister receives a needs-basis briefing from the ACCC on its work affecting transport, particularly airports, ports and rail.

As a major communications industry regulator, the ACCC keeps the Minister with responsibility for communications informed of its activities. The Minister with responsibility for communications also has formal responsibility for Parts XIB and XIC of the CCA.

Under the *Water Act 2007*, the ACCC has a role in providing policy advice to the Minister with responsibility for water policy and programs, as well as other relevant government agencies.

Reports to Ministers

As part of its responsibilities, the ACCC and AER provide a range of reports to Ministers.

Report	Provided to
Container stevedoring monitoring report	Treasurer
Monitoring of the Australian petroleum industry- Report of the ACCC into the prices, costs and profits of unleaded petrol in Australia	Responsible Minister
Telecommunications competitive safeguards for 2011-12	Minister for Broadband, Communications and the Digital Economy
Changes in the prices paid for telecommunications services in Australia for 2011-12	Minister for Broadband, Communications and the Digital Economy
Telstra's compliance with the retail price control arrangements 2011-12	Minister for Broadband, Communications and the Digital Economy
ACCC Water Monitoring Report 2011-12	Minister for Sustainability, Environment, Water, Population and Communities
Private Health Insurance Report	Senate
Airport Monitoring Report 2011-12	Minister for Infrastructure and Transport

ACCC report to the Minister on breaches of the Structural Separation Undertaking	Minister for Broadband, Communications and the Digital Economy
Report to ministers detailing the AER's work activities	Standing Council on Energy and Resources (SCER) ministers

ACCC and AER Members

ACCC member appointments

Position	Name	Appointed until
Chair	Rod Sims	31 July 2016
Deputy chairs	Delia Rickard	3 June 2017
	Michael Schaper	29 May 2018
Members	Cristina Cifuentes	29 May 2018
	Sarah Court	30 April 2018
	Joe Dimasi*	27 November 2013
	Jill Walker	11 August 2014
Associate members	Mark Berry	30 November 2013
	Christopher Chapman	13 October 2015
	Andrew Reeves	18 July 2013

AER member appointments

Chair	Andrew Reeves	18 July 2014
Members	Cristina Cifuentes	26 October 2015
	James Cox (acting for 1 year)	9 September 2014

* Commissioner Dimasi has indicated he will not seek reappointment

The Senior Executive

ACCC

Chief Executive Officer

Brian Cassidy - (02) 6243 1124

Deputy Chief Executive Officer, Competition and Consumer

Rayne de Gruchy - (02) 6243 1265

Deputy Chief Executive Officer, Regulation

Mark Pearson - (02) 6243 1276

Director, Office of the CEO

Lisa Anne Ayres – (02) 6243 1189

Corporate Division

Executive General Manager

Jo Schumann - (02) 6243 4981

Enforcement and Compliance Division

Executive General Manager

Marcus Bezzi - (02) 9230 3894 or (02) 6243 1382

Mergers and Adjudication Group

Executive General Manager

Rose Webb - (02) 9230 9140

Regulatory Affairs Division

Communications Group

Group General Manager

Michael Cosgrave - (03) 9290 1914

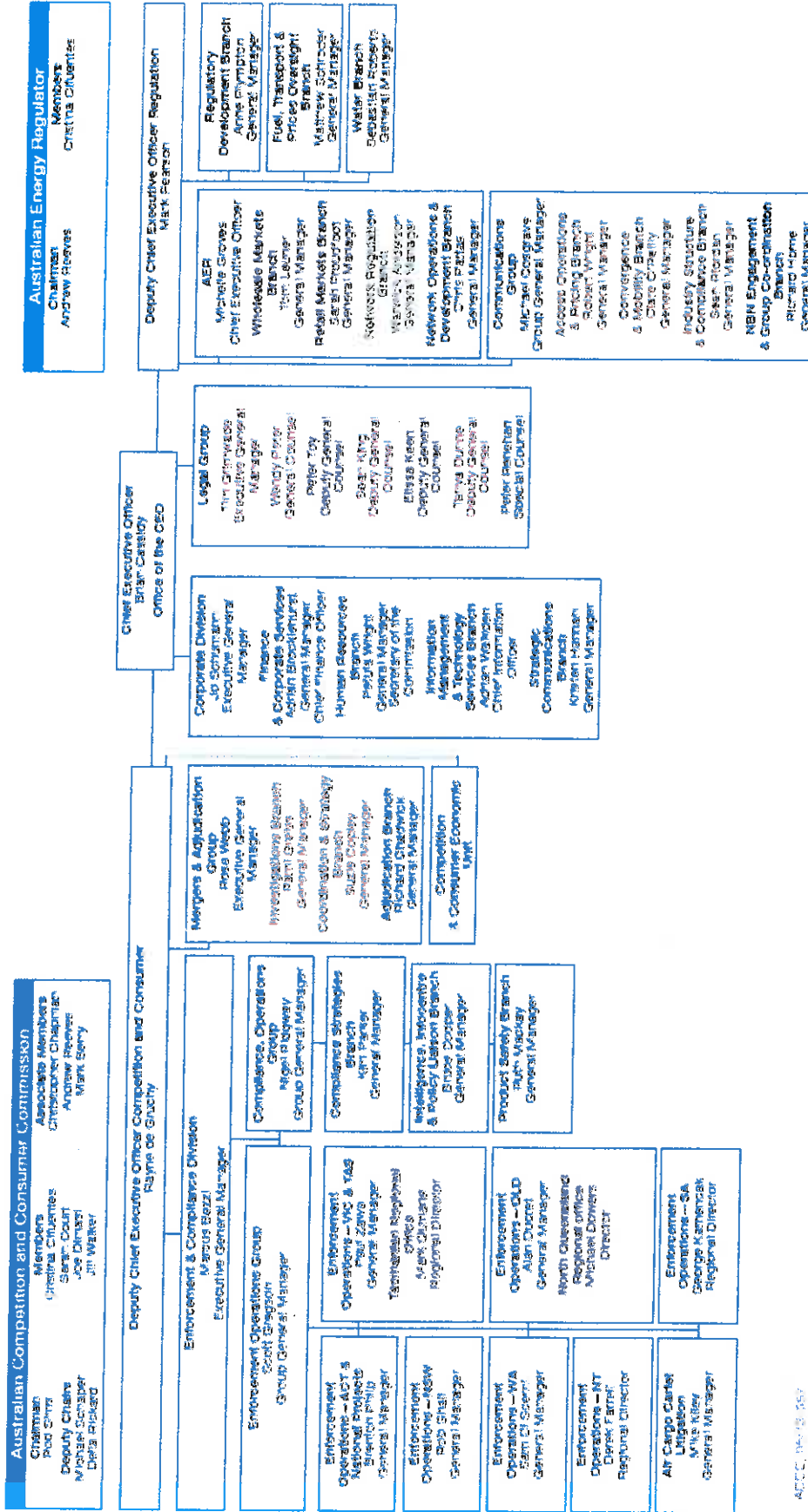
AER

Chief Executive Officer

Michelle Groves - (03) 9290 1422

Organisational structure of the ACCC/AER

As of 30 May 2013



ACCC contact details and websites

ACCC contact information

ACCC Infocentre (general inquiries and complaints): 1300 302 502

Small business helpline: 1300 302 021

Carbon price claims hotline: 1300 303 609

Indigenous infoline: 1300 303 143

Unit pricing: 1300 746 245

Media: 02 6243 1108 or 02 6243 1317

Websites

ACCC

www.accc.gov.au

AER

www.aer.gov.au

SCAMwatch

www.scamwatch.gov.au

Product Safety Australia

www.productsafety.gov.au

Product Safety Recalls

www.recalls.gov.au

Energy Made Easy

www.energymadeeasy.gov.au

Postal address

23 Marcus Clarke Street

Canberra ACT 2601

GPO Box 3131

Canberra ACT 2601