



consumer
action
law centre

OUR VISION:

a just marketplace,
where people have power
and business plays fair

OUR PURPOSE:

To make life easier for people experiencing vulnerability and disadvantage in Australia



ESC Water Codes Review

Priorities in consumer protection

- Water is a basic human right
- Vulnerability, fairness and community expectations
- Outcomes-focused regulation
- Myths around engagement
- Overdue bills, debt & restriction
- Market transparency, compliance & enforcement

Human right to water

- Victorians are entitled to a supply of water necessary for an adequate standard of living
- Many UN resolutions and declarations on the right to water



Breakout Session - Ballroom 2
Tuesday 27 August 11:30am – 1:00pm

Voices For Change: Possibilities Provided by Royal Commission

Chris Ronalds AO SC, Counsel Assisting, Royal Commission into Violence, Abuse,
Neglect and Exploitation of People with Disability

Gerard Brody, Consumer Action Law Centre

Prof Patrick O'Leary, Survivors and Mates Support Network

Jonathon Hunyor, Public Interest Advocacy Centre

POWER
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This session is sponsored by Maurice Blackburn



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Vulnerability, fairness and community expectations

- Recent Royal Commissions have reminded us about community expectations
- Fairness – treating customers consistently, responding to them respectfully
- Vulnerability – recognition that almost anyone can be vulnerable, and the need to provide “extra care” to those most at risk

Outcomes-focused regulation

- Responsibility of firms to deliver the outcome identified
- Less reliance on prescription – though will be brought back in if responsibility not taken!
- “Think like an Ombudsman” – what is fair and reasonable?





Engagement

- Restricting water supply does not necessarily engage the customer
- Inclusive customer service – need a range of options, not just the call centre
- Tone is important, as is understanding customer behaviour
- Need to build trust and make sure that consumers are not penalised for self-disclosing



Transparency, compliance & enforcement

- Transparency creates trust: recent ESC Outcomes Report excellent – what can businesses do directly?
- Culture of compliance and enforcement by regulator also supports community trust: consider Royal Commission

“Most low income people have to be good money managers - and they are. The problem is that often they simply don't get enough money to meet their financial needs.”

