



**CC** | Consumer Credit  
**LS** | LEGAL SERVICE

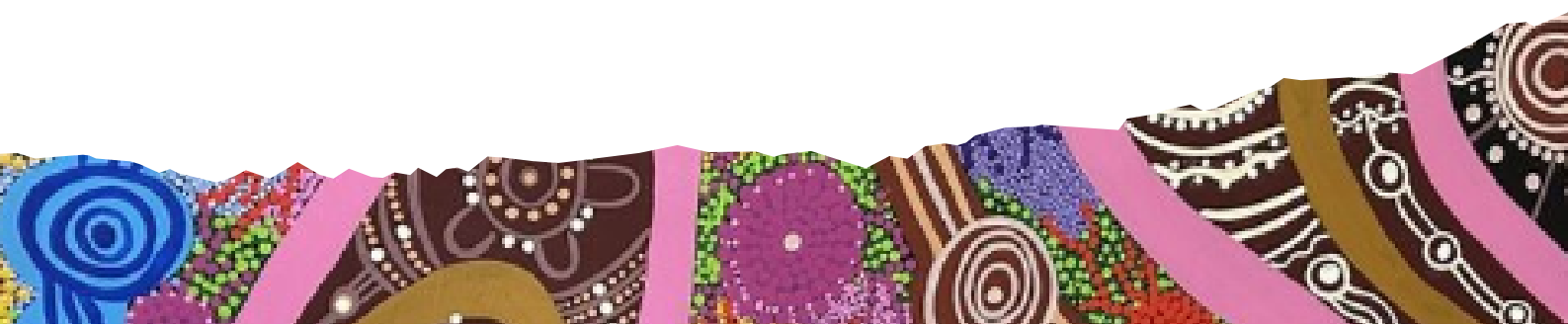
# ANNUAL REPORT 2022/2023





*Consumer Credit Legal Service acknowledges the traditional owners of the land where we are located, the Whadjuk people of the Noongar nation, and all other First Nations people. We pay our deepest respect to their elders past and present and recognise this land was never ceded. We acknowledge First Nations people's strong connection to land, water, family, and community.*

*This land always was, and always will be Aboriginal land.*



# THANK YOU!

Thank you to all our funders and supporters. Your support allows us to provide valuable services to the community and we are incredibly grateful.



*Australian Government Solicitor*



# ABOUT CCLS

CCLS champions the financial rights of Western Australians on credit, debt and consumer law issues.



We ensure people in Western Australia are treated fairly in the financial marketplace by providing free, confidential legal advice through our Telephone Advice Line (08) 9221 7066, open Monday to Friday, 9am-4pm.



We provide legal representation to people experiencing vulnerability and disadvantage so that they can access justice.



Our community legal education programs empower Western Australians experiencing vulnerability and disadvantage to understand their consumer rights and avoid financial risks.



We help other service providers, including financial counsellors and community support workers, to understand and support their clients' financial rights.



We are a voice for change so that financial systems and consumer laws are improved for all.

## Board

**Chairperson:** David Hillyard

**Vice Chairperson:** Gillie Anderson

**Treasurer:** Tim Benson

**Secretary:** Jessica Rumble

**Members:** Leanne Berard, Paul Croci, Danielle Pender and Quentin Wong

## Staff

**CEO:** Bev Jowle

**Principal Solicitor:** Roberta Grealish

**Senior Solicitor:** Rowan Kelly

**Solicitors:** Mitchell Coles (from April 2023), Angela Crombie (from April 2023), Colm Divilly, Georgia Turco, Nadia-Rose Agnello (until Sept 2022), Lisa Kastropil (until Mar 2023) and David Ryan (until Mar 2023)

**Paralegal:** Rita Pereira

**Education and Communications:** Anne Wayne (until Oct 2022), Leah Vagel (from Nov 2022) and Sarah Holman (from Jan 2023)

**Administration:** James Sackville (until Jan 2023) and Melissa Robinson (until June 2023)

**Project Officer:** Justine Clarke (until Mar 2023)

# CHAIRPERSON & CEO REPORT

This last 12 months has proved to be a very hectic time for Consumer Credit Legal Service where we have achieved some great outcomes for clients and real advancements for the organisation.

We finalised the move into our new premises in Hay Street thus creating opportunities to develop working relationships and synergies by co-locating with Circle Green Community Legal and the Women's Legal Service of WA, with Ruah's Mental Health Law Service also planning to move to the building in 2024. This co-location enables a closer working relationship with these specialist community legal services, improving access and providing a holistic service for clients. The co-location is branded as the 'Hay Street Hub' and we are developing meaningful plans to share resources and activities. These new premises provide CCLS with a modern workspace, a significant improvement for our staff and is also much more conducive for clients. We take this opportunity to thank and acknowledge the tireless work of our staff in making the move to these premises. These opportunities could also not have been progressed without the generous support of Lotterywest.

CCLS has re-branded and launched a new website with updated resources for consumers. Our board has also undergone big changes this year, we bid farewell to our previous Chair Edward Souti, Secretary Melanie Callow and Board members Zoe Bush and Donna Croker. We are grateful for the many volunteer hours they dedicated to CLSS. In lieu, we welcomed five new board members who have brought new perspectives and enthusiasm for our organisation's mission and vision.

As an organisation we are taking conscious steps to ensure that our service is seen as a safe and welcoming place for our clients.

We were proud to have had our new premises opened with the help of respected community leaders and elders. To that end, work has continued on our Reflect Reconciliation Action Plan as we continue to work towards engaging and attracting more Aboriginal clients to the service.

Our advocacy work has continued to grow and included consultations, forums, and submissions on reforms for Buy Now Pay Later, Responsible Lending, Scams, Lemon Cars, Financial Abuse, Small Amount Credit Contracts and Compensation Scheme of Last Resort. The work never ends but we are up for the challenge. The Board and staff came together to develop our 2023-2027 Strategic Plan and Policy Priorities for the 2023/24 period earlier this year and these documents are published on our website. We are especially proud that every member of staff and every Board member were able to attend and contribute to the strategic planning day. The Board has also undertaken a complete review of all governance and financial policies as part of working towards continuous improvement for Board reporting and compliance.

We take the opportunity to say a huge thank you to all staff, volunteers, secondees and supporters of CCLS throughout the year. We also thank our very important key stakeholders, the work of CCLS would not be possible without these incredibly valuable contributions.

Finally, and most importantly, you have our assurance that as an organisation we will continue to advocate and fight for the consumer and financial rights of all Western Australians.

DAVID HILLYARD  
CHAIRPERSON



BEV JOWLE  
CEO



# PRINCIPAL SOLICITOR REPORT

The staff at CCLS embraced a lot of changes this year, including a new case management system and a new location. As always, they did so without losing focus on service delivery and achieving the best outcomes for our clients. Rowan Kelly, Georgia Turco, Mitchell Coles, Colm Divilly, Angela Crombie and Rita Pereira, I commend you on your dedication.

This year we sadly said farewell to three solicitors, David Ryan, Lisa Kastropil and Nadia-Rose Agnello. I wish to acknowledge the outstanding representation they provided to their many clients during their time with us and wish them well in their future endeavours. Taking up their mantle, are Mitchell Coles and Angela Crombie. Angela joins us from Aboriginal Legal Service, and for Mitchell, this is a full circle moment as he returns to CCLS, reprising his role from 2018. Both have hit the ground running.

The period since the last federal election has seen critical law reform progress on many consumer law and consumer credit issues that we have been grappling with for years. Our counterparts in Victoria at the Consumer Action Law Centre have labelled the past year "The Reform Storm". Weathering the "storm", some of the more notable campaigns we have led and/or contributed to include the AFIA Buy Now Pay Later Code Review and Treasury's Buy Now Pay Later (BNPL) consultations, as we continue to advocate for stronger consumer protections in relation to these credit products. We were also proud to be part of the alliance of consumer organisations that formed the #StopTheDebtTrap Campaign – securing much needed small amount credit contract and consumer lease reform, and the #SaveSorryBusiness Campaign

– supporting First Nations consumers impacted by the collapse of funeral insurer Youpla. Both campaigns joint winners of the Consumer Federations of Australia's best consumer advocacy campaign for 2023.

In addition to closing the lending loopholes surrounding BNPL, our strategic law reform priorities for 2023/24 focus on protecting consumers from financial abuse, scams and lemon cars. All issues that we see with increasing prevalence on our free Telephone Advice Line, and all issues that currently lack effective remedies for consumers. We are fortunate to have an active Commissioner for Consumer Protection and an engaged Minister for Finance; Commerce; and Women's Interest who share our passion for reform in these areas and we look forward working with them towards better outcomes for WA consumers.

The impact of rising interest rates and cost of living pressures is notable on our Telephone Advice Line. We expect the number of calls in relation to mortgage stress and financial hardship to increase as many mortgage holders roll off fixed rate loans, with sudden large increases in payments likely to tip them over the mortgage cliff. We will continue to support and advocate for consumers experiencing financial hardship in these circumstances. We will fight for fairness and hold financial institutions to account for any failures that compound consumer's difficulties.

**ROBERTA GREALISH**  
PRINCIPAL SOLICITOR



# HIGHLIGHTS FOR

HAY STREET

## MEETING WITH MINISTERS



## OUR OFFICIAL OPENING



## LEGAL ADVICE



## RELOCATION





# 2022-2023

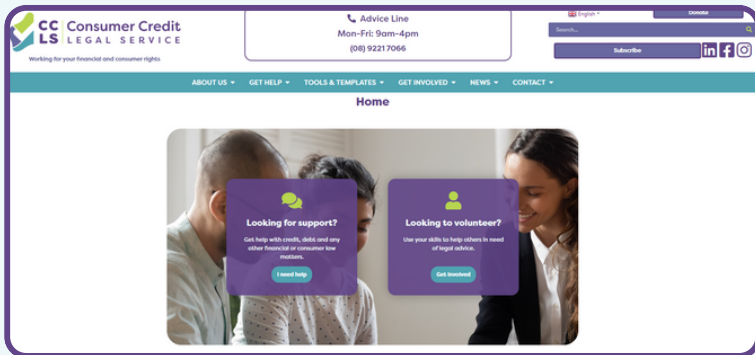
## COMMUNITY ENGAGEMENT



## REBRAND



## WEBSITE RELAUNCH



## CONFERENCES AND FORUMS



# LAW REFORM & STRATEGIC PLAN

## LAW REFORM

CCLS is a voice for change so that financial systems and consumer laws are reformed and better regulated. CCLS achieves this by participating in law reform activities in the areas of consumer law and credit law for the benefit of the community.

Our Telephone Advice Line (TAL) is the coal face of consumer issues in WA. It is a valuable source of lived experience that informs practical law reform for improved consumer protection.

Through our TAL, we can identify emerging issues and bring them to the attention of relevant stakeholders. The TAL and our case file work informs our law reform and policy submissions. We often collaborate with other specialist community legal services in other states to provide a WA voice to national submissions.

This year our law reform activities have centred around:

- the fight against scams;
- recognising Buy Now Pay Later as credit and bringing it within the credit laws;
- supporting fair and culturally appropriate options for First Nations people effected by the collapse of Youpla/ACBF; and
- ushering in long and hard fought for reform to Small Amount Credit Contracts and Consumer Leases.



## STRATEGIC PLAN

Early 2023, our team met to develop our strategic plan for the next 4 years.

This year, we also outlined our strategic priorities in our Policy and Strategic Priorities Booklet with a focus on the following areas:

- Closing lending loopholes
- Protecting Consumers from Financial Abuse
- Scams
- Lemon cars

## FINANCIAL ABUSE ROUNDTABLE

CCLS partnered with Norton Rose Fullbright to host a Financial Abuse Roundtable in May. This roundtable was well-attended by industry, the family violence sector, government and regulators. CCLS will be working with Centre for Women's Safety & Wellbeing, Women's Legal Service WA and Financial Counsellors Association WA to progress the outcomes from the day.



#SAVE SORRY BUSINESS



# COMMUNITY LEGAL EDUCATION



35  
SESSIONS



Over the past year, CCLS has dedicated its Community Legal Education (CLE) activities to empower disadvantaged individuals and communities by making financial and consumer law more accessible. We've strengthened our partnership with TAFE's Adult Migrant English Program, covering various consumer and credit law topics for students and we are planning next year's presentations.

Our ongoing partnerships include collaborations with the Financial Counsellors Association of WA, where we deliver regular sessions and masterclasses, participate in annual and regional conferences, and maintain strong ties. We've also partnered with the Northern Suburbs Community Legal Centre to address the rising issue of scams and scam prevention in diverse community groups.

Evaluation is an integral part of our CLE activities, with ongoing reviews to improve our methods and tools. We're exploring and piloting new evaluation methods, particularly for priority groups.

Looking ahead, CCLS aims to prioritise community engagement and collaboration, expand the reach of CLE sessions through online booking systems and remote outreach, and enhance our resources. Meaningful evaluation will continue to ensure that CLE programs effectively meet the needs of disadvantaged communities and drive positive long-term change.



- TOPICS**
- Responsible Lending
  - Reverse Mortgages
  - Scams
  - Sexually transmitted debt
  - Statute barred debts
  - Consumer leases and payday loans





# CCLS IN THE REGIONS

CCLS continues to maintain a presence in the regional and remote communities of Western Australia.

In August last year, CCLS went on a regional road trip to Albany. Our CEO Bev, Solicitor David and Community Education Officer Anne made the following stops:

- Mandurah
  - Peel Community Legal Services
  - Peel Multicultural Association Inc.
- Katanning:
  - Katanning Anglicare
  - Katanning Library
- Albany
  - FCAWA Great Southern Forum
  - Albany Community Legal Centre Inc.
  - Women's refuge centre

David gave a presentation on the latest developments in BNPL regulation and Anne led an interactive workshop on community education methods. Great to make connections and learn from so many people committed to alleviating financial hardship. Bev facilitated a workshop for Financial Counsellors Association of Western Australia to share a programme on economic abuse with women's refuge staff and financial counsellors.

At the same time David and Anne facilitated a master class with Albany Community Legal Centre Inc exploring the legal options in cases of sexually transmitted debt.

In May of this year, Georgia and Sarah joined Legal Aid (WA), Welfare Rights & Advocacy Service WA, Circle Green Community Legal, Northern Suburbs Community Legal Centre, and the State

Administrative Tribunal at the Wheatbelt Community Legal Centre for their Community Legal Education Day as part of Law Week celebrations.

In June, Georgia, was fortunate to attend the FCAWA Miriwoong Forum. Georgia recounted that it was an eye-opening experience to engage with speakers from across the country who shared their insights on issues affecting regional communities, particularly Miriwoong.

Georgia presented to the forum, focusing on scams, recourse options and the support available for scam victims. It's crucial to empower individuals and support workers with knowledge and resources to navigate these challenging, and increasingly common, situations. But what made this forum truly special was the opportunity to connect with local elders and gain a deeper understanding of the issues faced by the community.

By actively participating in events like the Miriwoong Forum, we hope to build greater understanding and provide even more valuable services to those who need it the most in regional WA.



# CASE STUDIES

## Jane's Story

Jane came to CCLS while she was being chased by debt collectors. Jane had two debts that she obtained whilst in an emotionally abusive relationship. Jane's ex-partner (Ken) made her feel scared; he would yell and scream at her; and he was manipulative and controlling.

During the relationship, Jane's income was often the primary or only source of income, and Ken would pressure her to pay for his expenses and make credit available to him. Ken pressured Jane to increase her credit card limit to \$8,000 and take out a \$44,000 personal loan with her bank. Jane experienced financial hardship and both debts were subsequently sold to two different debt collectors.

CCLS lodged complaints with both debt collectors on the basis that the bank failed to make sufficient inquiries before entering into the loans and thereby failed to recognise and prevent financial abuse; and entered into loans that did not meet Jane's requirements and objectives, in breach of responsible lending laws. To resolve the complaints and without admission of liability, both debt collectors agreed to waive the debts of approximately \$31,000 and \$9,500 respectively.



## Julie's story

Julie is a First Nations single mother with dependent children, and is a survivor of family violence.

Julie came to CCLS seeking assistance regarding a significant shortfall debt of approximately \$68,000 arising from a joint home loan with her ex-partner. This debt had been assigned by the lender to a debt collector who was pursuing Julie for recovery of the full amount of the shortfall debt.

Although Julie had a family court order that her ex-partner was responsible for the debt, the debt collector was not bound by the order and could still pursue Julie for repayment of the debt.

CCLS worked with Julie in first having the debt transferred back to the lender and then negotiated with the lender to release Julie from all liability, with the lender still being able to pursue Julie's ex-partner for the full amount.

182  
CASES

# RECONCILIATION



## YES23

The Board and staff of CCLS were proud to publicly support the Yes23 vote. While the referendum result has left us disheartened, CCLS staff and Board will always walk in solidarity with First Nations people, and we will continue to work towards reconciliation.



## REFLECT RAP

CCLS is committed to developing a Reflect Reconciliation Action Plan this year which will pave the way for better understanding and strengthen our commitment to advocate for the financial rights of all First Nations people. Together we are stronger.



## NAIDOC WEEK

CCLS hosted our neighbours at Circle Green Community Legal, Women's Legal Service WA and staff from Ruah's Mental Health Law Centre to launch NAIDOC Week with a special private screening of *The Last Daughter*. This truth telling feature film tells the story of Brenda's journey to discover the truth about her past and to unite her two families. Along the way she uncovers long-buried secrets and government bungling and finds a deep connection to her culture. 'I share this story out of love and forgiveness.' Brenda Matthews. We enjoyed an afternoon tea including a delicious damper created by our very own Sarah and local preserves catered by Sammy Wyborn Aboriginal Art & Cafe.

# VOLUNTEERS & SECONDEES

It is because of the ongoing support of our wonderful volunteers that we are able to help so many people on our Telephone Advice Line (TAL).

This year, 47 students volunteered on our TAL providing 4,977 hours service. Five of these students were McCusker Centre for Citizenship Interns. three who volunteered on our TAL and two who assisted to make new videos for CCLS.

We extend a huge thank you to all our volunteers who give their time so generously.

We continue to benefit from our pro bono partnerships for intern opportunities, secondments and case work for complex matters.

Secondees from Norton-Rose Fulbright, HWL Ebsworth, Civic Legal and the Australian Government Solicitor have all been instrumental in providing assistance to CCLS clients this year. All up our pro bono partners provided 1,440 hours of support.



## Volunteer testimonials

*"I really enjoyed volunteering at CCLS because of the really supportive environment and the skills gained. I recommend volunteering at CCLS because of the work I did was very engaging and really enjoyed the chance to contribute to meaningful projects."*

*"CCLS is genuinely the most supportive environment I have ever had the pleasure of working in as a volunteer. All of the staff are wonderful and incredibly organised. I could not speak more highly of this community legal centre. "*

*"CCLS is a great place for students to gain experience and confidence talking to a range of clients about interesting and relevant areas of law. Volunteers have the opportunity to draft advice, which is an excellent way of developing legal skills at an early career stage. "*



4,977  
VOLUNTEER  
HOURS

1,440  
PRO BONO  
HOURS



47  
VOLUNTEERS

**2,018**  
**People Assisted**  
**(5,085\* Individuals assisted)**



## Client Services



**58% Identify as female**



**6% Under 25**



**19% 65 years or over**



**7% Identify as Aboriginal or Torres Strait Islander**



**18% Living in Rural, Regional and Remote areas**



**31% Living with a disability**



**8% At risk of or experiencing homelessness**



**11% Experiencing Family and Domestic Violence**

## Our Services



**2,554 Referrals & information**



**669 Legal advices & tasks**



**182 Active case files**



**40 Community legal education activities**



**21 Community resources**



**93 Law & legal services reform activities**



**291 Stakeholder engagement activities**



**4,977 Volunteer hours**



**1,440 Pro bono and secondee hours**





# Client Testimonials

"Great advice prompt and reliable call back and service."

"Your success in gaining such a positive outcome for her has made an incredible difference to her life. She no longer has to struggle to pay those minimum repayments each fortnight and is now able to consider getting the dental work that she badly requires...and to budget generally with far less anxiety."



"I had tried to get information and numerous places and kept hitting a roadblock. Finally, I was given your number and have received the information I required. Thankyou"

"You are the only service I could access for legal advice about my complaint. I am extremely grateful for your prompt advice and for taking me seriously."



"I didn't know who to turn to and after calling a few places I was referred to your services that I never even knew existed. The advice I received has given me so much information to move forward and tackle the problem that I have and to know that I can call again when my problem progresses means so much to me. I've never had this before and I couldn't be any more grateful."

"Wait was long for advice and my matter quickly escalated allowing me less time to sort out my matter but advice was very good."



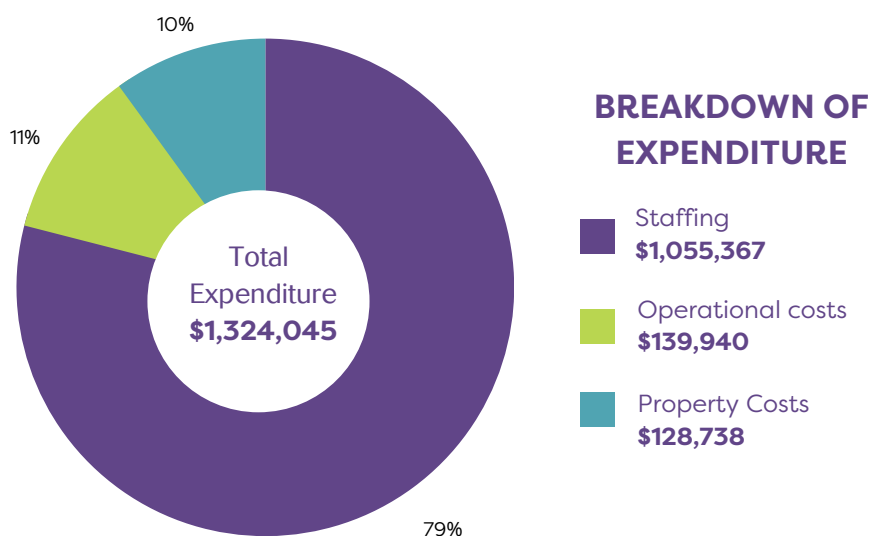
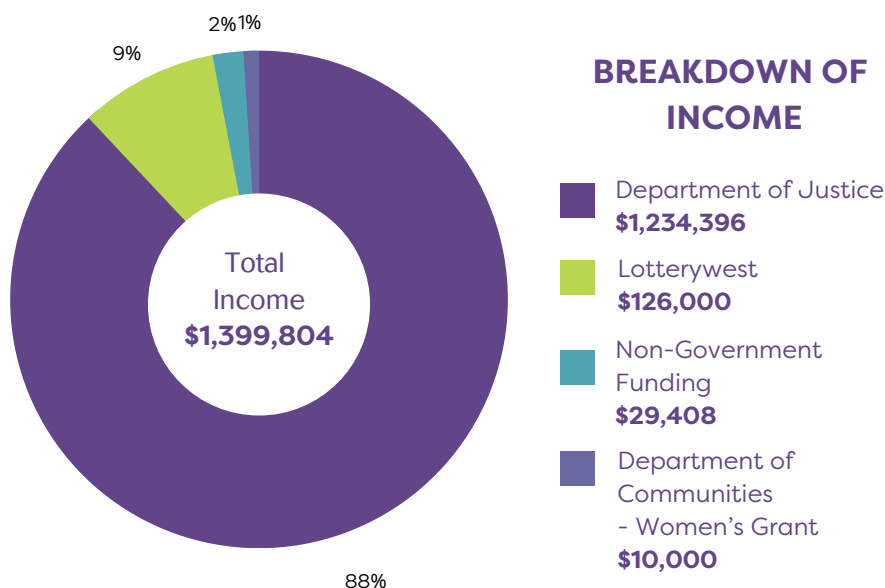
"I am very impressed with how fast I got a response and Hayley was lovely."

"CCLSWA were professional efficient and real quick as I felt I needed immediate help which eased my mind as well."

# Financial Overview

Over the past year, CCLS utilised its own funds to relocate and revamp its branding and website. We are immensely grateful to Lotterywest for their generous grant, which played a pivotal role in the refurbishment and refitting of our new premises.

It's challenging to quantify the invaluable contributions of our dedicated volunteers, secondees and interns in monetary terms. Suffice it to say, their support has been invaluable, enabling CCLS to provide a wide range of services that would not have otherwise been possible.



Summaries of our finances are shown above.  
Full copies of our audited accounts are available on our website.





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## **OPENING HOURS**

**TELEPHONE ADVICE LINE 08 9221 7066**

Monday to Friday 9.00am - 4.00pm

**GENERAL OFFICE 08 6336 7020**

Monday to Friday 9.00am - 4.00pm

Level 1, 445 Hay Street, Perth WA 6000

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