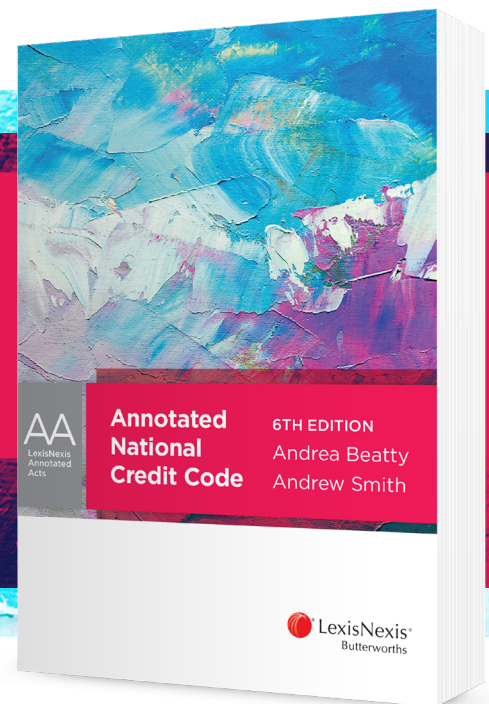


Annotated National Credit Code

6th edition

Andrea Beatty
Andrew Smith

An essential guide to consumer credit regulation in Australia



Annotated National Credit Code 6th edition is an essential guide to consumer credit regulation in Australia. It is a user-friendly practical guide for businesses, regulators, external dispute resolution schemes, consultants, compliance officers, credit agencies, consumer advocates and legal practitioners.

This new edition provides a comprehensive update on issues involving the provision of credit to consumers or strata corporations under the National Consumer Credit Protection Act 2009 (Cth) (NCCP) and the National Credit Code (NCC). It includes commentary on:

- responsible lending
- referral arrangements
- unfair contract terms
- transactions regulated by the NCC, including credit contracts (including continuing credit contracts, small amount credit contracts, medium amount credit contracts and reverse mortgages), mortgages and guarantees, consumer leases and insurance
- statements of account
- payouts and surrender of goods
- formal requirements for documents and other notices
- disclosure obligations (including credit guides and key facts sheets)
- procedural matters including obligations imposed on increases in credit limits or amount of credit
- compliance and enforcement
- penalties.

About the Authors

Andrea Beatty is a Partner at national law firm Piper Alderman. Previously a Partner at Mallesons Stephen Jaques (now King & Wood Mallesons), she brings legal capability and insights into regulatory matters, corporate governance, compliance and risk management. She holds a Bachelor of Laws (Honours) from the University of Adelaide and a Master of Laws from Cambridge University. Andrea advises on all aspects of financial services, including product development, compliance strategies, regulatory investigations, compliance audits and pro forma documentation. She also designs and constructs financial services training.

In the first four editions of this text, Andrea worked with co-author **Andrew Smith**, a former deputy ombudsman at the Credit Ombudsman Service. Previously Andrew was also Head of Legal at National Australia Bank; General Counsel and Vice President, Legal and Compliance at GE Money Australia and New Zealand; and Partner at Mallesons Stephen Jaques (now King & Wood Mallesons).

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