

Consumer Communication Policy

SAMPLE

[Insert full company name]

Company:	[Insert full company name]
ACN:	[Insert]
Credit Licence:	[Insert]
Date Updated:	[Insert date]

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VERSION CONTROL

Version Number	Date Updated	Notes
1	[insert date]	Original document prepared and finalised.

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SECTION A – INTRODUCTION

1. INTRODUCTION

- 1.1 The purpose of [insert full company name]'s (“**[Insert defined company name]**”) Consumer Communication Policy (“**Policy**”) is to ensure [Insert defined company name] does not breach the prohibition on unsolicited communications, harassment and canvassing and to outline the obligations that apply.
- 1.2 This Policy applies to all officers, directors, employees and agents of [Insert defined company name] as well as any agents or Representatives that act for or on behalf of [Insert defined company name].
- 1.3 The objective of this Policy is to ensure [Insert defined company name]'s Consumers have control over their decisions to obtain Credit or enter into a Consumer Lease.

2. DEFINITIONS

Credit	has the meaning given in section 3 of the National Credit Code.
Consumers	has the meaning given by section 5 of the National Credit Act.
Consumer Lease	has the meaning given in section 204 of the National Credit Code.
[Insert defined company name]	means [Insert full company name].
National Credit Act	means the <i>National Consumer Credit Protection Act 2009</i> (Cth).
National Credit Code	means Schedule 1 of the National Credit Act.
National Credit Regulations	means the <i>National Consumer Credit Protection Regulations 2010</i> (Cth).
Representative	means any person(s), including the directors, employees and agents of [insert defined company name]. Representatives also include any person(s) who are authorised under [insert defined company name]'s Australian Credit Licence and who engages in credit activities on [insert defined company name]'s behalf.
SACC(s) [REMOVE IF YOUR BUSINESS DOES NOT DEAL WITH SACC(S)]	means small amount credit contracts as defined in section 5 of the National Credit Act.