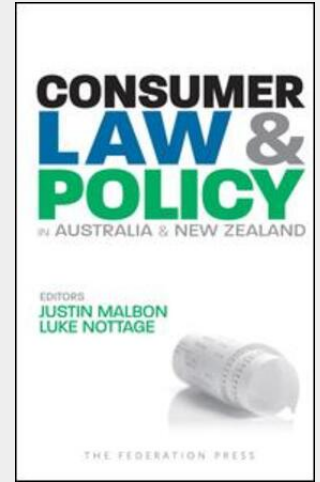


Consumer Law and Policy in Australia and New Zealand

This book examines the 2010 'Australian Consumer Law' reform package in broader context. It considers parallel re-regulation of consumer credit and other financial markets impacting on consumers. It also compares recent reform initiatives in New Zealand, Australia's closest economic and geo-political partner, as well as developments in other major economies including the European Union, Japan and the United States. In addition, the book examines policy considerations and market transformations, as well as the often complex legislative history associated with recent consumer law reform proposals in Australia and New Zealand. Each substantive chapter usually begins with that broader setting, especially the issues and recommendations of a 2008 Report by Australia's Productivity Commission. Chapters then outline 'how the law works', before offering a critical assessment of the current regime. This book will therefore appeal to policy-makers, researchers, senior law students, and legal practitioners interested in an advanced and wide-ranging analysis of current consumer law issues – particularly in Australia. The 14 contributors are consumer law experts associated with Australasian Consumer Law Roundtables, held annually in Australia and New Zealand since 2007 to bring together academics, regulators and peak consumer group representative. Specific areas covered include: definitions of 'consumers', mandatory quality guarantees and controls over unfair terms in consumer contracts, regulation of unconscionable conduct, a possible general prohibition of 'unfair practices', product liability and safety regulation, responsible lending and 'hardship' provisions in consumer credit, consumer banking and financial advice, vulnerable consumers, interest rate caps, dispute resolution, regulatory powers and e-commerce.

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