

List of acronyms

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| AAT | Administrative Appeals Tribunal |
| ACA | Australian Consumers Association |
| ACCC | Australian Competition and Consumer Commission |
| AFS | Australian Financial Services (licence) |
| ALRC | Australian Law Reform Commission |
| APVC | Accor Premier Vacation Club |
| ASIC | Australian Securities and Investments Commission |
| ATHOC | Australian Timeshare and Holiday Ownership Council |
| CAB | Citizens Advice Bureau |
| CASAC | Companies and Securities Advisory Committee |
| CCLS | Consumer Credit Legal Service |
| CLA | Commercial Law Association of Australia |
| CRC | Complaints Resolution Committee |
| EU | European Union |
| FICS | Financial Industry Complaints Service |
| FSG | Financial Services Guide |
| FSR | Financial Services Reform |
| FSR Act | <i>Financial Services Reform Act 2001</i> |
| GST | Goods and Services Tax |
| ISB | Industry Supervisory Body |
| LIV | The Law Institute of Victoria |
| MIA | <i>Managed Investments Act 1998</i> |
| NTA | Net Tangible Assets |
| PDS | Product Disclosure Statement |

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| PS | ASIC Policy Statement |
| RCI Pacific | Resorts Condominiums International Pacific |
| RE | Responsible Entity |
| SEC | Securities Exchange Commission |
| SOA | Statement of Advice |
| TFTWID | Queensland Department of Tourism, Fair Trading and Wine Industry Development |
| TPA | <i>Trade Practices Act 1974</i> |
| TTF | Tourism and Transport Forum Australia |
| UK | United Kingdom |
| US | United States |
| WTO | World Tourism Organisation |