

# Acronyms and Abbreviations

ABA	Australian Bankers Association
ACL	Australian Consumer Law
ADI	Authorised deposit-taking institution
AFC	Australian Finance Conference
APR	Annual percentage rate
APRA	Australian Prudential Regulatory Authority
ASIC	Australian Securities and Investments Commission
ASF	Australian Seniors Finance
CDFI	Community Development Financial Institutions
CSB	Community Sector Banking
COAG	Council of Australian Governments
DHS	Department of Human Services
EDR	External Dispute Resolution (Scheme)
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs
FIS	Financial Information Service
FFA	Fair Finance Australia
FSCRIT	Financial Services and Credit Reform Implementation Taskforce
ICRCG	Industry and Consumer Representatives Consultation Group
LILS	Low interest loan schemes
MFAA	Mortgage and Finance Association of Australia
NAB	National Australia Bank
NILS	No interest loan schemes
NCCP Act	<i>National Consumer Credit Protection Act 2009</i>

NCC	National Credit Code
NFSF	National Financial Services Federation
NLA	National Legal Aid
RIS	Regulation impact statement
RFC	Registered financial corporations
RLC	Redfern Legal Centre
RLO	Responsible Lending Obligation
SEQUAL	Senior Australians Equity Release Association
UCCC	Uniform Consumer Credit Code