

This page and the subsequent 58 pages have been redacted on the basis that they are exempt from release.

## BACKGROUND BRIEF

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## Overview

The Australian Competition and Consumer Commission (ACCC) is an independent Commonwealth statutory authority whose role is to enforce the *Competition and Consumer Act 2010* (CCA) and a range of additional legislation. The ACCC promotes competition, fair trading and regulates national infrastructure for the benefit of all Australians.

The Commission has seven members, including the chair and two deputy chairs, all of whom are full-time members of the ACCC appointed by the Governor-General for terms of up to five years. Appointments are made after the majority of state and territory jurisdictions support the selection.

The Australian Energy Regulator (AER) is Australia's national energy market regulator. The AER has an independent Board, with its staff, resources and facilities provided by the ACCC. The AER's functions primarily relate to electricity and gas markets in eastern and southern Australia. The AER has one Commonwealth member and two state/territory members, any one of whom may be appointed as the chair. The AER and ACCC take a coordinated approach to issues of common interest under the CCA and the energy laws.

While specific functions vary according to the legislated responsibilities that underpin the ACCC and AER, the two bodies share many common objectives, both working to protect, strengthen and supplement competitive market processes.

The ACCC falls within the Treasury portfolio. The responsible minister prior to the 2013 election is the Hon David Bradbury MP, Assistant Treasurer.

## Purpose, role and functions

The ACCC's purpose is to make markets work for consumers, now and in the future. The ACCC works to enhance the welfare of Australian's by fostering competitive, efficient, fair and informed Australian markets. Its aim is to bring greater competitiveness and fair trading to the Australian economy, working on the fundamental principle that this benefits consumers, business and the wider community.

The AER works to promote efficient investment in, and efficient operation and use of, energy services in the long term interests of consumers. It does this through setting network prices that are efficient, ensuring wholesale energy markets operate competitively, and by educating and protecting consumers.

The ACCC and AER foster a culture of compliance through an integrated approach to administering and enforcing the law. The ACCC and AER's roles are critical in making markets work through:

- maintaining and promoting competition and remedying market failure – by preventing anti-competitive mergers, stopping cartels and intervening when unlawful misuse of market power occurs
- protecting the interests and safety of consumers and supporting a fair marketplace – addressing misleading behaviour, removing unsafe goods and tackling unconscionable dealings
- driving efficient infrastructure – through industry specific regulation and access regimes.

For competition to remain healthy, businesses need to operate within boundaries of acceptable and fair behaviour towards their customers, competitors and suppliers. The CCA and other legislation administered by the ACCC sets these boundaries. Under the CCA, the ACCC has power to:

- stop unlawful anti-competitive conduct
- deter future offending conduct
- where possible, undo harm caused by contravening conduct
- encourage the effective use of compliance systems
- where warranted, punish the wrongdoer by court imposed penalties or fines.

## ACCC and AER Missions

The goals and strategies of the ACCC under the ACCC & AER 2013–14 Corporate Plan are:

1. Maintain and promote competition and remedy market failure.
2. Protect the interests and safety of consumers and support fair trading in markets affecting consumers and small business.
3. Promote the economically efficient operation of, use of and investment in monopoly infrastructure.
4. Increase our engagement with the broad range of groups affected by what we do.
5. Increase our effectiveness as an organisation through a commitment to our people, planning and systems.

The goals and strategies of the AER under the ACCC & AER 2013–14 Corporate Plan are:

1. Promote competitive and efficient energy markets.
2. Build consumer confidence in energy markets.
3. Promote efficient investment, operation and use of energy networks.
4. Strengthen stakeholder engagement in energy markets and regulatory processes.
5. Increase our effectiveness as an organisation through a commitment to our people, planning and systems.

The full ACCC and AER Corporate Plan 2013-2014 can be accessed on the ACCC website, [www.accc.gov.au](http://www.accc.gov.au).

## What we do

The ACCC divides its operational functions into two areas:

- Competition and consumer issues
- Regulatory issues

Further details about the ACCC's role and functions in these areas are provided below.

## Competition issues

### *Anti-competitive conduct*

A key function of the ACCC is investigating potential breaches of the CCA and where appropriate, taking enforcement action. Part IV of the CCA contains a range of provisions that prohibit anti-competitive conduct. These provisions prohibit unlawful anti-competitive conduct across all sectors of the economy and the ACCC is the only national authority regulating anti-competitive conduct.

The anti-competitive conduct provisions in Part IV of the CCA cover:

- cartel conduct, including price fixing, bid rigging and market sharing
- primary and secondary boycotts
- misuse of market power
- agreements that substantially lessen competition

- resale price maintenance
- exclusive dealing, including third line forcing

#### *Merger and acquisition assessment*

Section 50 in Part IV of the CCA prohibits mergers and acquisitions that will, or are likely to, substantially lessen competition in any market.

The vast majority of merger assessments occur through an 'informal clearance process, whereby the ACCC advises the merger parties on whether, in its view, the proposal is likely to substantially lessen competition. Where the ACCC is satisfied after pre-assessment that there is a low risk of a merger substantially lessening competition, it may decide not to conduct a review.

During the 2012–13 financial year, the ACCC conducted significant public informal reviews in concentrated markets such as supermarkets, energy, media and financial services. In this period, the ACCC considered 289 matters for compliance with section 50 of the CCA. Of these matters, 6 mergers were publicly opposed by the ACCC.

#### *Authorisations and notifications*

In certain circumstances the ACCC can grant immunity from legal action for anti-competitive conduct. The authorisation and notification provisions of the CCA allow the ACCC to grant immunity when the public benefit from the anti-competitive conduct outweighs any public detriment. Both notification and authorisation processes are public and all relevant submissions are published on a public register.

Authorisations	The ACCC may 'authorise' businesses to act in a way that might otherwise breach the CCA where it is satisfied that the public benefit outweighs any public harm, including from a lessening of competition. The ACCC issues a draft decision and consults publically on authorisation decisions.
Exclusive dealing notifications	Notification of exclusive dealing with the ACCC protects businesses from legal action for potential breaches of the CCA. Lodging a notification provides automatic legal protection from the lodgement date, or soon after in the case of third line forcing, which remains in force unless revoked by the ACCC.
Collective bargaining arrangements	Businesses can seek protection under the CCA for collective bargaining arrangements by lodging a collective bargaining notification or through seeking authorisation. In order to lodge a valid collective bargaining notification, small businesses must satisfy a number of requirements.
Certification Trade Marks	The ACCC is responsible for assessing the rules for the use of certification trade marks under the <i>Trade Marks Act 1995</i> .
Export Agreements	The CCA provides an exemption for export agreements in relation to particular breaches of Part IV of the CCA where certain conditions are met.

## Consumer protection issues

### *Australian Consumer Law*

The Australian Consumer Law, contained in Schedule 2 to the CCA, contains an array of consumer protection provisions. The Australian Securities and Investments Commission (ASIC) and the state and territory fair trading agencies are also ACL regulators. ASIC has responsibility for ACL matters concerning financial products and/or services.

The ACL contains provisions regarding:

- misleading and deceptive conduct and false or misleading representations
- unconscionable conduct
- consumer guarantees
- a range of unfair practices, such as unsolicited consumer agreements, pyramid selling, component pricing and multiple pricing
- unfair contract terms

### *Product Safety*

The ACCC administers and enforces a range of product safety provisions under the CCA that aim to protect consumers from unsafe products. Under the ACL, the Minister has a range of powers for market intervention. The ACCC advises the Minister on the use of these powers. The Minister is involved in the following aspects of product safety:

Notifications of voluntary recalls	Corporations who undertake voluntary recalls on the grounds of safety are required to notify the Minister within two days of taking recall action.
Warning notices	The Minister can issue a public warning notice stating that the safety aspects of a particular good are under investigation and/or warning of risks associated with its use.
Mandatory safety and information standards	Standards are made either by regulation or declared by the Minister through the Federal Register of Legislative Instruments. Compliance with standards is enforced by the ACCC.
Product bans	The Minister may ban the supply of unsafe goods for an initial period of 18 months, after which time the banning order may be allowed to expire or can be made permanent.
Compulsory product recall orders	The Minister may order suppliers to recall goods in a specified manner in certain circumstances.

### *Achieving compliance with the CCA*

The ACCC achieves compliance with the CCA through a number of functions including:

- Enforcement - among a range of possible enforcement options, the ACCC may accept an administrative resolution, issue infringement notices, accept a court-enforceable undertaking, or instigate civil or criminal court proceedings
- Education and outreach
- Developing practical guidance for businesses and consumers regarding their rights and obligations under the CCA

- Liaising with other ACL regulators, relevant government bodies and industry associations on emerging issues

The ACCC is also responsible for promoting and enforcing compliance with four mandatory industry codes: the Franchising Code, the Horticulture Code, the Oilcode and the Unit Pricing Code. Additionally, the ACCC works closely with the small business sector, including through publishing a range of targeted guidance for small businesses.

### *Scams*

The ACCC uses a multi-faceted approach to disrupt scams and to provide education to consumers regarding scam activity. This approach includes gathering intelligence, using targeted education and, where appropriate, taking enforcement action. The ACCC participates in campaigns such as National Consumer Fraud Week and a range of other awareness activities. The ACCC also maintains the Scamwatch website and issues 'Scamwatch alerts' in response to intelligence gathered about common scams.

### *Enforcement and Compliance priorities*

The ACCC's enforcement and compliance activities are guided by its *Compliance and Enforcement Policy*. The ACCC is currently prioritising its work in the following areas:

- consumer protection in the telecommunications and energy sectors
- online competition and consumer issues including conduct which may impede emerging competition between online traders or limit the ability of small businesses to effectively compete online
- competition and consumer issues in highly concentrated sectors, in particular in the supermarket and fuel sectors
- credence claims, particularly those in the food industry with the potential to have a significant impact on consumers or the competitive process
- misleading carbon pricing representations
- the ACL consumer guarantees regime
- consumer protection issues impacting on Indigenous consumers.

The ACCC's full *Compliance and Enforcement Policy* can be accessed on the ACCC website, [www.accc.gov.au](http://www.accc.gov.au).

## Regulatory issues

The ACCC's regulatory role can be divided into two key areas:

1. regulating national infrastructure under Part IIIA of the CCA (communications, energy (AER), bulk water, rail and port terminal services) and
2. monitoring other markets (including fuel, airports and aviation, waterfront and shipping, and postal services) where there is limited competition.

### **National Infrastructure**

#### *Energy*

The AER regulates the electricity and gas industries, setting prices for using energy networks (electricity poles and wires and gas pipelines) to transport energy, and monitoring the wholesale electricity and gas markets to ensure suppliers comply with the National Electricity Law and Rules and the National Gas Law and Rules.



Since assuming responsibility for regulation of the retail energy markets in some jurisdictions the AER acquired further monitoring and enforcement roles and functions under the National Energy Retail Law and the National Energy Retail Rules. These functions include authorising retailers to sell energy and administering the national retailer of last resort scheme aimed at protecting customers and the market in the event of a retail business failure.

### *Communications*

The ACCC is responsible for the economic regulation of the communications, broadcasting and content sectors and carries out functions under industry-specific competition and access regulation in Parts XIB and XIC of the CCA. These provisions concern anti-competitive conduct in the industry and access by companies to essential telecommunications infrastructure mainly supplied by Telstra via its fixed line network. The ACCC also examines competition issues in the mobile, broadcasting and content and Pay TV sectors and in spectrum developments and emerging new technologies.

In the future, extensive infrastructure services will be supplied via the National Broadband Network (NBN). The ACCC's role regarding the NBN is to ensure this access is supplied in terms that promote competition for the long-term benefit of consumers and businesses.

Part XIC of the CCA allows service providers to access 'declared' telecommunications services, as decided by the ACCC, in order to supply competitive services to end-users. In 2012 the ACCC undertook a public inquiry which determined that wholesale ADSL should be a declared service.

### *Rail*

In the area of rail the ACCC's responsibilities include:

- assessing undertakings by rail access providers on rail track infrastructure
- monitoring and administering relevant provisions of accepted undertakings
- carrying out functions under accepted undertakings, including arbitrating access disputes.

### *Water*

The ACCC regulates the rural water industry in the Murray-Darling Basin, monitoring regulated water charges and enforcing compliance with Commonwealth Water Rules made under the *Water Act 2007*, which aim to free up water markets by reducing barriers to trade faced by irrigators, and to promote the economically efficient use of water resources and infrastructure assets.

### *Port terminal services*

The ACCC also has responsibilities in relation to port terminal services provided by vertically integrated port operators for the export of bulk wheat. The ACCC assesses undertakings given in respect of those services under Part IIIA of the CCA and monitors compliance with accepted undertakings. The ACCC also carries out functions given to it in undertakings. Furthermore, the ACCC is responsible for monitoring vertically integrated port operators' compliance with certain rules in the *Wheat Export Marketing Act 2008* (Cth).

## ACCC Regulation - Monitoring Functions

Industry	Role
Petrol monitoring	<p>The Australian Government has directed the ACCC to monitor the petrol industry under Part VIIA of the CCA. In performing this function, the ACCC is able to keep abreast of industry developments and also to formulate timely advice to the government and the public. As part of this monitoring role, the ACCC produces an annual report on the Australian petroleum industry and provides this report to the Minister.</p>
Postal services	<p>The ACCC has three key responsibilities in regulating postal services:</p> <ul style="list-style-type: none"> <li>• assessing price notifications for Australia Post's reserved services</li> <li>• inquiring into disputes about the terms and conditions on which Australia Post provides bulk mail services</li> <li>• monitoring for cross-subsidies between reserved and non-reserved services.</li> </ul>
Air services	<p>The ACCC monitors the prices, costs and profits of aeronautical and car parking services at Adelaide, Brisbane, Melbourne (Tullamarine), Perth and Sydney (Kingsford Smith) airports under the CCA, while the <i>Airports Act</i> 1996 requires it to report on their finances and quality of service.</p> <p>The ACCC also assesses Airservices' price notifications and decides whether to object to, or accept, the proposed price increases.</p>
Stevedoring	<p>In the area of Australia's container stevedoring industry, the ACCC:</p> <ul style="list-style-type: none"> <li>• monitors the performance of the industry including prices, costs and profits</li> <li>• investigates complaints about international liner cargo shipping conference agreements.</li> <li>• provides information to the government and the community on our findings.</li> </ul>

## International Engagement

The ACCC engages closely with its competition and consumer protection counterparts around the world. The need for international cooperation has grown as trading across borders has become more frequent and consumers have become exposed to more complex transactions across multiple jurisdictions.

The ACCC undertakes a range of activities with its international counterparts, including cooperation on specific cases and discussions on international best practice and convergence. Cooperation is facilitated by groups such as the International Competition Network and International Consumer Protection Enforcement Network. The ACCC participates actively in both networks to help promote effective competition and consumer protection policies and their enforcement around the world.

## Ministers' Roles

The ACCC comes within the Treasury Portfolio, with the designated Minister having responsibility for the ACCC. The responsible Minister has a range of powers under the CCA. These are discussed below.

### Ministerial directions

Under section 29 of the CCA, the Minister may give the ACCC directions connected with the performance of its functions or the exercise of its powers under some areas of the CCA. Under section 95ZE, 95ZF and 95ZH of the CCA, the Minister may, subject to conditions, give the ACCC directions relating to price surveillance. The Minister may:

Give the ACCC a direction to monitor prices, costs and profits relating to the supply of goods or services by persons in a specified industry, and to give the Minister reports on the monitoring as directed	Section 95ZE
Give the ACCC a direction to monitor prices, costs and profits relating to the supply of goods or services by a specified person, and to give the Minister reports on the monitoring as directed	Section 95ZF
Direct the ACCC to give special consideration to a specified matter or matters in exercising its powers and performing its functions under Part VIIIA (price surveillance) of the CCA	Section 95ZH

For example, the ACCC's formal petrol monitoring activities are undertaken in accordance with a direction under section 95ZE of the CCA.

### Product safety

The Minister has a large role and a comprehensive range of powers in relation to product safety. The ACCC advises the Minister on the exercise of these powers. Further details about the Ministers product safety powers are below.

### Declarations

Under Part IIIA of the CCA, the designated Minister can 'declare' facilities that the National Competition Council believes to be essential. If the facility is owned or operated by a state or territory government, the designated Minister is the responsible state or territory Minister.

### Roles of other Commonwealth Ministers

The Minister with responsibility for transport can 'declare' airport services under the provisions of the *Airports Act 1996*. The Minister is also responsible for Part X of the CCA. The Minister receives a needs-basis briefing from the ACCC on its work affecting transport, particularly airports, ports and rail.

As a major communications industry regulator, the ACCC keeps the Minister with responsibility for communications informed of its activities. The Minister with responsibility for communications also has formal responsibility for Parts XIB and XIC of the CCA.

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Under the *Water Act 2007*, the ACCC has a role in providing policy advice to the Minister with responsibility for water policy and programs, as well as other relevant government agencies.

**Reports to Ministers**

As part of its responsibilities, the ACCC and AER provide a range of reports to Ministers.

<b>Report</b>	<b>Provided to</b>
Container stevedoring monitoring report	Treasurer
Monitoring of the Australian petroleum industry- Report of the ACCC into the prices, costs and profits of unleaded petrol in Australia	Responsible Minister
Telecommunications competitive safeguards for 2011-12	Minister for Broadband, Communications and the Digital Economy
Changes in the prices paid for telecommunications services in Australia for 2011-12	Minister for Broadband, Communications and the Digital Economy
Telstra's compliance with the retail price control arrangements 2011-12	Minister for Broadband, Communications and the Digital Economy
ACCC Water Monitoring Report 2011-12	Minister for Sustainability, Environment, Water, Population and Communities
Private Health Insurance Report	Senate
Airport Monitoring Report 2011-12	Minister for Infrastructure and Transport
ACCC report to the Minister on breaches of the Structural Separation Undertaking	Minister for Broadband, Communications and the Digital Economy
Report to ministers detailing the AER's work activities	Standing Council on Energy and Resources (SCER) ministers

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## ACCC and AER Members

### ACCC member appointments

Position	Name	Appointed until
Chair	Rod Sims	31 July 2016
Deputy chairs	Delia Rickard	3 June 2017
	Michael Schaper	29 May 2018
Members	Cristina Cifuentes	29 May 2018
	Sarah Court	30 April 2018
	Joe Dimasi*	27 November 2013
	Jill Walker	11 August 2014
Associate members	Mark Berry	30 November 2013
	Christopher Chapman	13 October 2015
	Andrew Reeves	18 July 2013

### AER member appointments

Chair	Andrew Reeves	18 July 2014
Members	Cristina Cifuentes	26 October 2015
	James Cox (acting for 1 year)	9 September 2014

\* Commissioner Dimasi has indicated he will not seek reappointment

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## Decision making structure

<b>ACCC Commission</b>	Rod Sims (Chair), Delia Rickard (Deputy Chair), Michael Schaper (Deputy Chair), Cristina Cifuentes, Sarah Court, Jill Walker. ACCC decisions are made at meetings of the Commission members held once a week and otherwise as necessary. Recommendations are also provided to the Commission by ACCC committees (see below).
<b>AER Board</b>	Andrew Reeves (Chair), Cristina Cifuentes, James Cox. AER decisions are made at meetings of its members, held once a fortnight and otherwise as necessary.
<b>Subject matter committees</b>	
<b>Adjudication Committee</b>	Jill Walker (Chair), Sarah Court, Joe Dimasi, Michael Schaper, Rod Sims – considers adjudication issues and refers recommendations to the full Commission for decision. Meets weekly.
<b>Communications Committee</b>	Cristina Cifuentes (Chair), Joe Dimasi, Delia Rickard, Rod Sims – considers telecommunications issues and refers recommendations to the full Commission for decision. Meets weekly.
<b>Enforcement Committee</b>	Sarah Court (Chair), Delia Rickard, Michael Schaper, Rod Sims, Jill Walker – oversees enforcement program and refers recommendations to the full commission for decision. Meets weekly.
<b>Mergers Committee</b>	Jill Walker (Chair), Sarah Court, Joe Dimasi, Rod Sims – considers merger reviews and refers certain recommendations to the full Commission for decision. Meets weekly.
<b>Regulated Access and Price Monitoring Committee</b>	Joe Dimasi (Chair), Cristina Cifuentes, Andrew Reeves, Michael Schaper, Rod Sims – oversees access, price monitoring, transport and water issues. Meets fortnightly.
<b>Functional committees</b>	
<b>Corporate Governance Committee</b>	ACCC & AER chairs and deputy chairs, Commissioners, CEO, deputy CEOs and senior staff who consider corporate governance issues. Meets quarterly.
<b>Audit Committee</b>	CEO, independent external member and senior staff responsible for overseeing internal audit activities, fraud control, risk management and corporate governance. Meets quarterly.
<b>Strategic Communications Committee</b>	CEO, deputy CEOs and senior staff involved in the ACCC's communication and outreach activities. Meets quarterly.
<b>Information Management and Technology Services Committee</b>	CEO and Senior staff provides leadership and direction for IMTS activities. Meets quarterly.
<b>Health and Safety Committee</b>	Representatives of the employer and staff representing the workplace. Meets quarterly.
<b>Organisational Wellbeing Committee</b>	CEO, deputy CEOs and senior staff to consider people management issues. Meets quarterly.
<b>Workplace Relations Committee</b>	Representatives of the employer, employees and employee organisations. Meets quarterly.

## The Senior Executive

### **ACCC**

#### **Chief Executive Officer**

Brian Cassidy - (02) 6243 1124

#### **Deputy Chief Executive Officer, Competition and Consumer**

Rayne de Gruchy - (02) 6243 1265

#### **Deputy Chief Executive Officer, Regulation**

Mark Pearson - (02) 6243 1276

#### **Director, Office of the CEO**

Lisa Anne Ayres – (02) 6243 1189

### **Corporate Division**

#### **Executive General Manager**

Jo Schumann - (02) 6243 4981

### **Enforcement and Compliance Division**

#### **Executive General Manager**

Marcus Bezzi - (02) 9230 3894 or (02) 6243 1382

### **Mergers and Adjudication Group**

#### **Executive General Manager**

Rose Webb - (02) 9230 9140

### **Regulatory Affairs Division**

#### **Communications Group**

#### **Group General Manager**

Michael Cosgrave - (03) 9290 1914

### **AER**

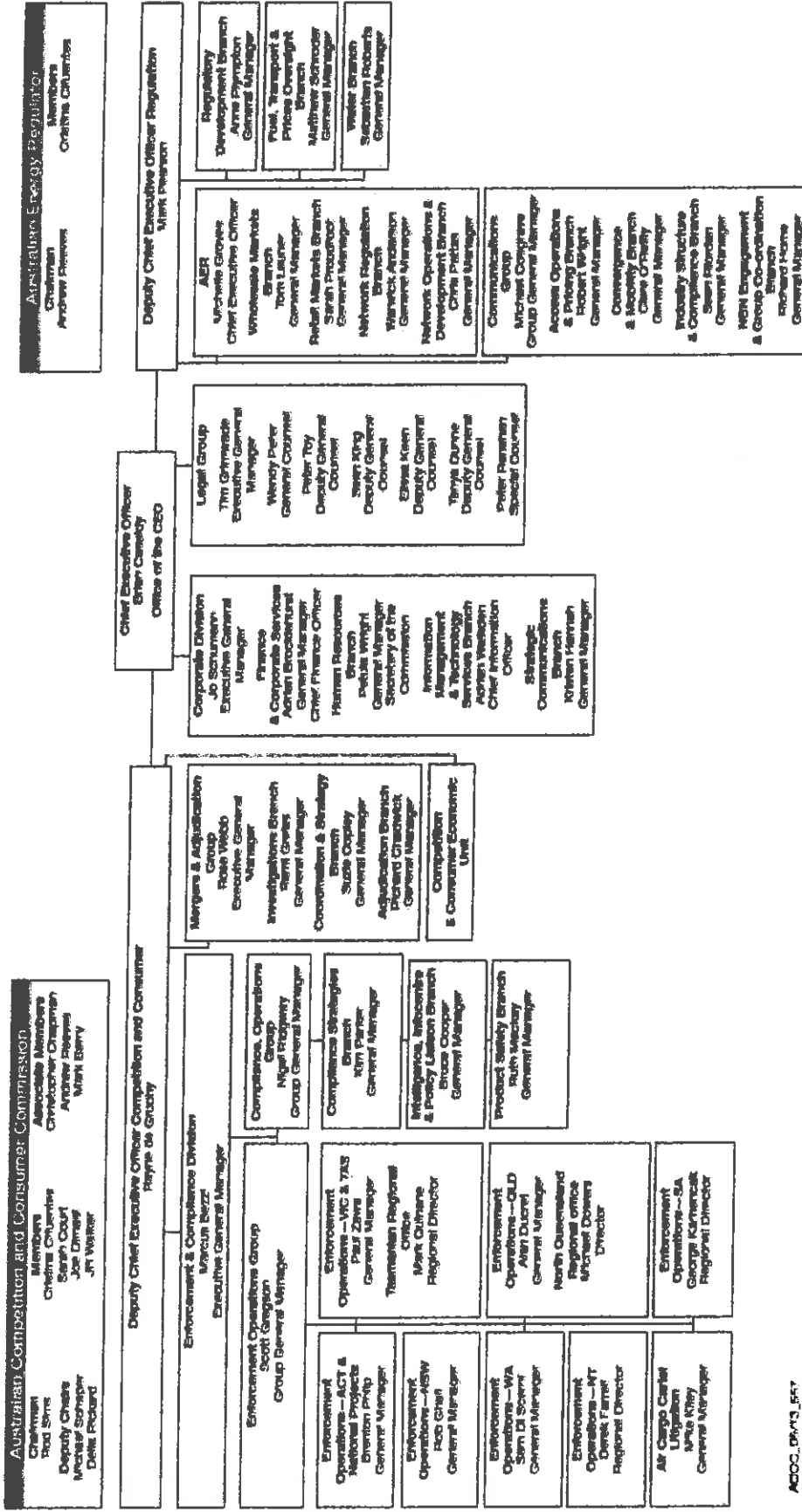
#### **Chief Executive Officer**

Michelle Groves - (03) 9290 1422



Organisational structure of the ACCC/AER

As of 30 May 2013



ACCC\_DW13\_557

## Legislative framework

In addition to administering the CCA, the ACCC has responsibilities under the following legislation:

*Airports Act 1996*

*Australian Postal Corporation Act 1989 and Australian Postal Corporation Regulations 1996*

*Broadcasting Services Act 1992*

*Copyright Act 1968*

*National Broadband Network Companies Act 2011*

*Radiocommunications Act 1992*

*Telecommunications Act 1997*

*Telecommunications (Consumer Protection and Service Standards) Act 1999*

*Trade Marks Act 1995*

*Water Act 2007*

*Water Charge (Termination Fees) Rules 2009*

*Water Market Rules 2009*

*Water Charge (Infrastructure) Rules 2010*

*Water Charge (Planning and Management Information) Rules 2010*

*Wheat Export Marketing Act 2008*

The AER has responsibilities under the:

National Electricity Law

National Electricity Rules

National Electricity Regulations

National Energy Retail Law

National Energy Retail Rules

National Energy Retail Regulations

National Gas Law

National Gas Rules

National Gas Regulations

## ACCC contact details and websites

### ACCC contact information

ACCC Infocentre (general inquiries and complaints): 1300 302 502

Small business helpline: 1300 302 021

Carbon price claims hotline: 1300 303 609

Indigenous infoline: 1300 303 143

Unit pricing: 1300 746 245

Media: 02 6243 1108 or 02 6243 1317

### Websites

ACCC	<a href="http://www.accc.gov.au">www.accc.gov.au</a>
AER	<a href="http://www.aer.gov.au">www.aer.gov.au</a>
SCAMwatch	<a href="http://www.scamwatch.gov.au">www.scamwatch.gov.au</a>
Product Safety Australia	<a href="http://www.productsafety.gov.au">www.productsafety.gov.au</a>
Product Safety Recalls	<a href="http://www.recalls.gov.au">www.recalls.gov.au</a>
Energy Made Easy	<a href="http://www.energymadeeasy.gov.au">www.energymadeeasy.gov.au</a>

### ACCC offices

The ACCC maintains nine offices, one in each state and territory capital and an additional office in Townsville. The ACCC's national office is located in Canberra.

Location	Address	Telephone / Facsimile
New South Wales	Level 20 175 Pitt Street Sydney NSW 2000 GPO Box 3648 Sydney NSW 2001	telephone: 02 9230 9133 facsimile: 02 9223 1092
Australian Capital Territory	23 Marcus Clarke Street Canberra ACT 2601 GPO Box 3131 Canberra ACT 2601	telephone: 02 6243 1111 facsimile: 02 6243 1047
Victoria	Level 35, The Tower, 360 Elizabeth Street Melbourne Central, Melbourne VIC 3001 GPO Box 520 Melbourne VIC 3001	telephone: 03 9290 1800 facsimile: 03 9663 3699
Tasmania	Third floor, AMP Building 86 Collins Street Hobart TAS 7000 GPO Box 1210 Hobart TAS 7001	telephone: 03 6215 9333 facsimile: 03 6234 7796

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Location	Address	Telephone / Facsimile	
Queensland	Brisbane Level 24 400 George Street Brisbane QLD 4003 PO Box 12241 George Street Post Shop Brisbane QLD 4000	telephone:	07 3835 4666
		facsimile:	07 3835 4653
	Townsville Level 6, Central Plaza 370 Flinders Mall Townsville QLD 4810 PO Box 2016 Townsville QLD 4810	telephone:	07 4729 2666
		facsimile:	07 4721 1538
Western Australia	Third floor East Point Plaza 233 Adelaide Terrace Perth WA 6000 PO Box 6381 East Perth WA 6892	telephone:	08 9325 0600
		facsimile:	08 9325 5976
South Australia	Level 2, ANZ House 19 Grenfell Street Adelaide SA 5000 GPO Box 922 Adelaide SA 5001	telephone:	08 8213 3444
		facsimile:	08 8410 4155
Northern Territory	Level 8 National Mutual Centre 9-11 Cavenagh Street Darwin NT 0800 GPO Box 3056 Darwin NT 0800	telephone:	08 8946 9666
		facsimile:	08 8946 9600