

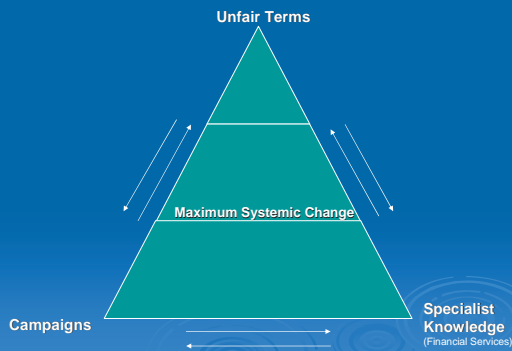
ACCESS TO JUSTICE Conference

Credit & Debt

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This presentation is for information only.
Please seek legal advice in relation to any particular circumstances.

Major Aims:



Campaigns: *Rethinking Systemic Issues*



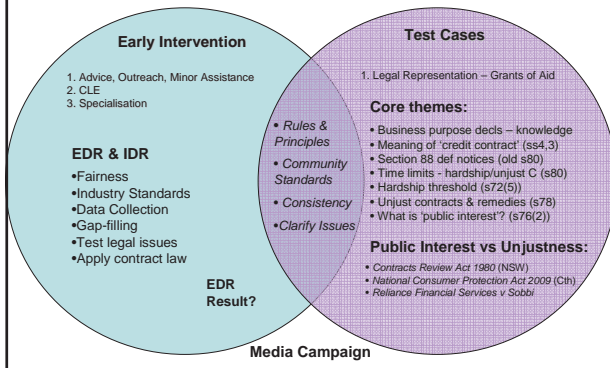
THE CAMPAIGN Case Model

A Model for Social Inclusion

Issues vs Campaigns

- Issues = Problem-based
- Campaigns = Solution-based

The Campaign Case Model



Some Phrases to be interpreted by Courts

- Reasonable enquiries
- Reasonable verification
- Substantial hardship
- What does it mean to meet consumer's requirements and objectives?
- What is a 'step' in proceedings?
- What is in the 'public interest'?

Eg: Targeted Consumer Campaign

- *Common Features:*
 - vulnerable client, big name FSP, consistently 'dodgy' collection house
- *Data collection:*
 - complaints to ASIC, EDR Scheme or LAN
- *Court proceedings*
- *Media Campaign*

MAJOR BENEFITS of THE CAMPAIGN CASE MODEL

- Effect *maximum systemic change* for consumers
- Improves normative approach to consumer law
- Improve access to justice by:
 - creating referral gateways (non-legal) with essential knowledge
 - providing meaningful minor assistance
 - reducing unrepresented litigants
