

Disclaimer

Recent reforms to consumer credit law have resulted in a single national consumer credit regime governed by National Consumer Credit Protection Act 2009 (Cth) (NCCP) which includes the National Credit Code (NCC) as Schedule 1 to the Act. The NCC replaces previous state-based consumer credit codes and the Uniform Consumer Credit Code (UCCC) and it continues to apply to the conduct of Australian credit licence holders. ASIC is responsible for administering the NCCP.

The NCC applies to credit contracts entered into on or after 1 July 2010.

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