

[REDACTED]

From: [REDACTED]
Sent: Monday, 24 June 2019 2:58 PM
To: CR Code
Cc: Elsa Markula
Subject: Matter 10944: Elsa Markula - ARCA

Dear Colleagues,

We note the proposal from ARCA to vary the CR code and the request for feedback contained in the email of 19 June 2019.

In our submission the proposal to vary paragraph 12.2 has merit.

It may have the effect of encouraging debtors to enter into a payment arrangement if they cannot pay the whole debt as making the arrangement will remove the serious credit infringement from their credit file.

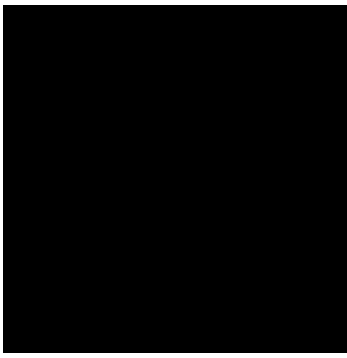
In our submission anything that encourages and rewards debtors making arrangements to pay debts is to be encouraged.

We note further that the proposal to amend paragraph 11 to restrict Court information to judgements only will have the effect of remedying the issue we raised previously of legal proceedings being discontinued by the parties but still reported on credit files.

The proposed changes to paragraph 11 are consistent with observations and submissions we have made previously. We support the submissions in relation to changing paragraph 11.

With warm regards,
Legal Practice Holdings Pty Ltd

[REDACTED]



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