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The Consumer Credit Protection Reform package makes a significant change to the regulation of lending, and for businesses involved in marketing, making, managing, and recovering loans and consumer leases.

The changes introduce new regulatory challenges for lenders and intermediaries, and those advising them. Obligations arise under a web of new legislation, hold-over State and Territory legislation, industry codes and regulator policy, with severe civil and criminal penalties for non-compliance. Challenges include establishing robust processes, compulsory EDR membership and adapting to regulation of loans for residential property for investment purposes.

To assist you to come to grips with the changes, Thomson Reuters offers a legislation handbook which includes the relevant Acts and Regulations, current to **1 October 2010**.

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