

AUSTRALIAN JOURNAL OF COMPETITION AND CONSUMER LAW

Volume 25, Number 3

2017

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ARTICLES

Digital Wallets and Consumer Protection – Kanchana Kariyawasam and Matthew Tsai

The rise in the use of digital wallets has presented the law with numerous challenges in terms of the scope of consumer protection. Significant regulatory gaps are present in the application of current consumer protection laws originally developed for offline transactions to new digital payment systems. An analysis of the intersection of technology and consumer protection within the context of new and emerging payment systems is therefore both timely and appropriate. This is due, inter alia, to the pervasive and widespread nature of digital payments/transactions relied upon by both consumers and financial service providers. This article explores the lack of clarity in the law in this area and how this ambiguity negatively impacts upon both consumers and the financial sector in Australia.

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Problems with Free-range Labelling of Australian Eggs: Hatching a Viable Solution – Samantha Denford

While many Australian consumers exhibit a substantial preference towards free-range eggs, there is currently no nationally enforceable definition of what constitutes a free-range egg. Consumers believe that hens laying free-range eggs are able to exhibit natural behaviours or that they at least roam in the open. Consumers are unaware that the realities of commercial farming conditions do not align with these expectations. The Australian government's solution to this issue was the introduction of an information standard that will provide a definition for "free-range". The definition chosen presents significant issues and represents a bowing to industry pressure. The opportunity to provide definitional clarity in this area is still available, and the definition provided by the information standard should be reconsidered.

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