



14 June 2019

Mr David Locke
Chief Ombudsman and CEO
Australian Financial Complaints Authority

By email only: submissions@afca.org.au

Dear Mr Locke

CCLSWA support for change to AFCA rule 14.5

Thank you for the invitation to respond to AFCA's proposed rule change regarding the identification of financial firms in AFCA's published determinations.

Consumer Credit Legal Services WA (**CCLSWA**) supports the proposed change that will allow AFCA to identify financial firms in its published determinations.

CCLSWA previously advocated for a deterrent in the form of ombudsman determinations naming financial firms in our submissions to the Royal Commission into Misconduct in the Banking Superannuation and Financial Services Industry. We believe that the 'name and shame' element will provide a powerful public relations deterrent that will promote compliance with the law.

Yours Sincerely

A handwritten signature in black ink, appearing to read 'Gemma Mitchell', is positioned below the text 'Yours Sincerely'.

Gemma Mitchell
Managing Solicitor

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