

15 December 2005

Ms Pamela Criddle
Department of Consumer and Employment Protection
Locked Bag 14
Cloisters Square
PERTH WA 6850

Dear Ms Criddle

Uniform Consumer Credit Code

I refer to your letter of 7 November 2005, seeking the Society's comments on the proposed changes to the Uniform Consumer Credit Code as it pertains to solicitor lending, vendor finance and other instalment contracts.

The Society understands that solicitor lending is no longer practised to any significant degree in Western Australia. In former times, solicitors did arrange to lend money, typically on behalf of deceased estates. However, it is the experience of most legal practitioner members of the Society that finance brokers have taken over this particular market in more recent times.

Therefore, the Society wishes to advise that it does not have any comment to make on the proposed amendments. Nevertheless, thank you for the opportunity to make a submission.

Yours faithfully



Celia Searle
President