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MASTERCLASS SERIES

National Credit Reform

Adapting to the new regime

WORKSHOP

Melbourne: Thursday 27 May 2010
Stamford Plaza Melbourne, 111 Little Collins Street

agenda

9:00 **The National Credit Code and credit licensing reform**

- Regulating consumer lending – What and who will the new regime cover?
- Transitioning from UCCC to NCC – What are the key changes?
- Introduction of Australian Credit Licence
- Recognising your obligations as a credit licensee

Andrea Beatty, Partner, HWL Ebsworth Lawyers

9:50 **Responsible lending obligations**

- Determining suitability of credit – What inquiries you need to make before assessing the unsuitability of a credit product
- Adapting to the disclosure regime as a credit provider
- Understanding penalty provisions for making unsuitable loans

Andrew Bretherton, Partner, Norton Rose Australia

- **Adapt to significant REFORMS and changing LEGAL requirements for the Australian credit industry**
- **Find out more about the new CREDIT LICENSING process**
- **Understand the RESPONSIBLE LENDING obligations for credit providers**
- **Acquire the knowledge to meet new COMPLIANCE responsibilities**
- **Be informed about the implications of PRIVACY law reform on CREDIT REPORTING**

11:10 **Privacy law reform – Implications for credit reporting**

- Keeping up to date with the privacy reform process in relation to credit reporting
- How comprehensive credit reporting will assist credit providers to meet responsible lending obligations through using positive data
- Collecting and utilising credit reporting information
- Understanding your extended notification requirements as a credit provider

Stephen Cavanagh, Partner, HWL Ebsworth Lawyers

Note: Includes 30-minute refreshment break



Andrea Beatty,
partner,
HWL Ebsworth Lawyers



Andrew Bretherton,
partner,
Norton Rose Australia



Stephen Cavanagh,
partner,
HWL Ebsworth Lawyers

Key benefits

- Earn 3 CLE/CPD points
- Hear the latest case law updates and legislative reforms
- Develop new strategies and innovative practices
- Receive comprehensive course notes
- Increase your industry contacts through networking

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PPS Reform

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Managing the transition

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13:30 The Personal Property Securities Act (PPSA) – An Overview

- Examining what the PPSA will cover, and what it won't
- Understanding attachment, and the different forms of perfection
- Introducing the new extinguishment rules - When you can lose your security
- Understanding the new priority rules, including PMSIs and other exceptions

Bruce Whittaker, partner, Blake Dawson

14:20 Using the PPS Register

- Creating a registration – What details do you need?
- Searching the Register - What do you do with the information provided?
- What is the impact on 'transitional security interests' or 'migrated security interests'?
- Amending or removing a registration
- Using the PPS Register to resolve priority disputes - When is this an effective approach?

Theo Kindynis, partner, Minter Ellison

15:40 Complying with the PPSA

- Preparing for changes to documents and processes
 - » All asset and specific property securities
 - » Demise of the 'floating charge'
 - » Credit agreements and commercial agreements
- Understanding and managing risk in the PPSA environment
 - » How the priority and extinguishment rules change risk
 - » Significance of title-based interests
 - » Consequences of 'seriously misleading' and other defective registrations
- Considering implications for insolvency practitioners
 - » Priority and validity consequences of failing to register security interests
 - » Implications for title-based securities

Michael Lhuede, partner, Piper Alderman

Note: Includes 30-minute refreshment break

- **Learn how PERSONAL PROPERTY SECURITIES REFORM will affect your business**
- **Gain knowledge to help you rewrite documentation to protect SECURITY INTERESTS**
- **Ensure you stay informed on the NATIONAL PPS REGISTER**
- **Improve your understanding of ongoing COMPLIANCE issues to avoid PENALTIES**
- **Equip yourself with awareness of RISK and INSOLVENCY issues**



Bruce Whittaker,
partner,
Blake Dawson



Theo Kindynis,
partner,
Minter Ellison



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Please reserve me _____ place(s)

Melbourne
 National Credit Reform workshop
 9am-12pm
 \$544.50 incl GST

Melbourne
 PPS Reform workshop
 1.30pm-4.30pm
 \$544.50 incl GST

Both Melbourne workshops
 \$979.00 incl GST

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