



# **National Consumer Credit Protection Amendment (Small Business Exemption) Regulations 2024**

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I, the Honourable Sam Mostyn AC, Governor-General of the Commonwealth of Australia, acting with the advice of the Federal Executive Council, make the following regulations.

Dated 26 September 2024

Sam Mostyn AC  
Governor-General

By Her Excellency's Command

Stephen Jones  
Assistant Treasurer  
Minister for Financial Services

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## 1 Name

This instrument is the *National Consumer Credit Protection Amendment (Small Business Exemption) Regulations 2024*.

## 2 Commencement

- (1) Each provision of this instrument specified in column 1 of the table commences, or is taken to have commenced, in accordance with column 2 of the table. Any other statement in column 2 has effect according to its terms.

Commencement information		
Column 1	Column 2	Column 3
Provisions	Commencement	Date/Details
1. The whole of this instrument	The day after this instrument is registered.	27 September 2024

Note: This table relates only to the provisions of this instrument as originally made. It will not be amended to deal with any later amendments of this instrument.

- (2) Any information in column 3 of the table is not part of this instrument. Information may be inserted in this column, or information in it may be edited, in any published version of this instrument.

## 3 Authority

This instrument is made under the *National Consumer Credit Protection Act 2009*.

## 4 Schedules

Each instrument that is specified in a Schedule to this instrument is amended or repealed as set out in the applicable items in the Schedule concerned, and any other item in a Schedule to this instrument has effect according to its terms.

## **Schedule 1—Small business exemption**

### *National Consumer Credit Protection Regulations 2010*

#### **1 Subregulation 28RB(7) (paragraph (b) of the definition of *exemption period*)**

Repeal the paragraph, substitute:

(b) ends at the start of 3 October 2026.

## **Schedule 2—Minor and technical amendments**

### *National Consumer Credit Protection Regulations 2010*

#### **1 Part 3.1 (heading)**

Repeal the heading, substitute:

#### **Part 3-1—Preliminary**

#### **2 Part 3.2 (heading)**

Repeal the heading, substitute:

#### **Part 3-2—Requirements about credit guides**

#### **3 Part 3.3 (heading)**

Repeal the heading, substitute:

#### **Part 3-3—Requirements about quotes**

#### **4 Part 3.4 (heading)**

Repeal the heading, substitute:

#### **Part 3-4—Requirements about proposal disclosure documents**

#### **5 Part 3.5 (heading)**

Repeal the heading, substitute:

#### **Part 3-5—Other obligations**

#### **6 Part 3.6 (heading)**

Repeal the heading, substitute:

#### **Part 3-6—Modifications and exemptions**

#### **7 Part 3.8 (heading)**

Repeal the heading, substitute:

#### **Part 3-8—Licensees supplying credit information to credit reporting bodies etc.**

#### **8 Part 3.9 (heading)**

Repeal the heading, substitute:

## **Part 3-9—Mortgage brokers and mortgage intermediaries**

### **9 Form 14 of Schedule 1**

Omit “if your are the debtor”, substitute “if you are the debtor”.

### **10 Item 2.27 of Schedule 2 (subsection 52(3))**

Omit “not longer”, substitute “no longer”.